

UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF CALIFORNIA

OAKLAND DIVISION

In Re. THE ROMAN CATHOLIC BISHOP OF
OAKLAND

Debtor(s)

§
§
§
§

Case No. 23-40523

☐ Jointly Administered

Monthly Operating Report

Chapter 11

Reporting Period Ended: 06/30/2023

Petition Date: 05/08/2023

Months Pending: 2

Industry Classification:

8	6	6	1
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Reporting Method:

Accrual Basis ☒

Cash Basis ☐

Debtor's Full-Time Employees (current):

45

Debtor's Full-Time Employees (as of date of order for relief):

45

Supporting Documentation (check all that are attached):

(For jointly administered debtors, any required schedules must be provided on a non-consolidated basis for each debtor)

- ☒ Statement of cash receipts and disbursements
- ☒ Balance sheet containing the summary and detail of the assets, liabilities and equity (net worth) or deficit
- ☒ Statement of operations (profit or loss statement)
- ☒ Accounts receivable aging
- ☐ Postpetition liabilities aging
- ☐ Statement of capital assets
- ☐ Schedule of payments to professionals
- ☒ Schedule of payments to insiders
- ☒ All bank statements and bank reconciliations for the reporting period
- ☐ Description of the assets sold or transferred and the terms of the sale or transfer

/s/ Paul Bongiovanni

Signature of Responsible Party

07/31/2023

Date

Paul Bongiovanni

Printed Name of Responsible Party

2121 Harrison Street, Suite 100, Oakland, CA 94612
Address

STATEMENT: This Periodic Report is associated with an open bankruptcy case; therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

Case: 23-40523 Doc# 303 Filed: 07/31/23 Entered: 07/31/23 12:07:00 Page 1 of

Part 1: Cash Receipts and Disbursements	Current Month	Cumulative
a. Cash balance beginning of month	\$37,820,174	
b. Total receipts (net of transfers between accounts)	\$7,363,391	\$9,369,689
c. Total disbursements (net of transfers between accounts)	\$5,905,908	\$6,567,781
d. Cash balance end of month (a+b-c)	\$39,277,656	
e. Disbursements made by third party for the benefit of the estate	\$0	\$0
f. Total disbursements for quarterly fee calculation (c+e)	\$5,905,908	\$6,567,781

Part 2: Asset and Liability Status (Not generally applicable to Individual Debtors. See Instructions.)	Current Month
a. Accounts receivable (total net of allowance)	\$7,432,681
b. Accounts receivable over 90 days outstanding (net of allowance)	\$2,074,072
c. Inventory (Book <input type="radio"/> Market <input type="radio"/> Other <input checked="" type="radio"/> (attach explanation))	\$0
d. Total current assets	\$91,718,283
e. Total assets	\$99,528,713
f. Postpetition payables (excluding taxes)	\$21,714,256
g. Postpetition payables past due (excluding taxes)	\$0
h. Postpetition taxes payable	\$0
i. Postpetition taxes past due	\$0
j. Total postpetition debt (f+h)	\$21,714,256
k. Prepetition secured debt	\$25,872,322
l. Prepetition priority debt	\$0
m. Prepetition unsecured debt	\$35,019,178
n. Total liabilities (debt) (j+k+l+m)	\$82,605,756
o. Ending equity/net worth (e-n)	\$16,922,957

Part 3: Assets Sold or Transferred	Current Month	Cumulative
a. Total cash sales price for assets sold/transferred outside the ordinary course of business	\$0	\$0
b. Total payments to third parties incident to assets being sold/transferred outside the ordinary course of business	\$0	\$0
c. Net cash proceeds from assets sold/transferred outside the ordinary course of business (a-b)	\$0	\$0

Part 4: Income Statement (Statement of Operations) (Not generally applicable to Individual Debtors. See Instructions.)	Current Month	Cumulative
a. Gross income/sales (net of returns and allowances)	\$41,847	
b. Cost of goods sold (inclusive of depreciation, if applicable)	\$1,227,297	
c. Gross profit (a-b)	\$-1,185,451	
d. Selling expenses	\$0	
e. General and administrative expenses	\$0	
f. Other expenses	\$-100,107	
g. Depreciation and/or amortization (not included in 4b)	\$0	
h. Interest	\$-240,401	
i. Taxes (local, state, and federal)	\$0	
j. Reorganization items	\$0	
k. Profit (loss)	\$-1,567,805	\$-2,322,370

Part 5: Professional Fees and Expenses

			Approved Current Month	Approved Cumulative	Paid Current Month	Paid Cumulative	
a.	Debtor's professional fees & expenses (bankruptcy) <i>Aggregate Total</i>		\$0				
	<i>Itemized Breakdown by Firm</i>						
		Firm Name	Role				
	i			\$0			
	ii						
	iii						
	iv						
	v						
	vi						
	vii						
	viii						
	ix						
	x						
	xi						
	xii						
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b.			Approved Current Month	Approved Cumulative	Paid Current Month	Paid Cumulative
	Debtor's professional fees & expenses (nonbankruptcy) <i>Aggregate Total</i>					
	<i>Itemized Breakdown by Firm</i>					
	Firm Name	Role				
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c.	All professional fees and expenses (debtor & committees)						

Part 6: Postpetition Taxes**Current Month****Cumulative**

a.	Postpetition income taxes accrued (local, state, and federal)	\$0	\$0
b.	Postpetition income taxes paid (local, state, and federal)	\$0	\$0
c.	Postpetition employer payroll taxes accrued	\$0	\$0
d.	Postpetition employer payroll taxes paid	\$25,307	\$44,675
e.	Postpetition property taxes paid	\$0	\$0
f.	Postpetition other taxes accrued (local, state, and federal)	\$0	\$0
g.	Postpetition other taxes paid (local, state, and federal)	\$0	\$0

Part 7: Questionnaire - During this reporting period:

- a. Were any payments made on prepetition debt? (if yes, see Instructions) Yes ☐ No ☒
- b. Were any payments made outside the ordinary course of business without court approval? (if yes, see Instructions) Yes ☐ No ☒
- c. Were any payments made to or on behalf of insiders? Yes ☒ No ☐
- d. Are you current on postpetition tax return filings? Yes ☒ No ☐
- e. Are you current on postpetition estimated tax payments? Yes ☒ No ☐
- f. Were all trust fund taxes remitted on a current basis? Yes ☒ No ☐
- g. Was there any postpetition borrowing, other than trade credit? (if yes, see Instructions) Yes ☐ No ☒
- h. Were all payments made to or on behalf of professionals approved by the court? Yes ☐ No ☐ N/A ☒
- i. Do you have:
- Worker's compensation insurance? Yes ☒ No ☐
- If yes, are your premiums current? Yes ☒ No ☐ N/A ☐ (if no, see Instructions)
- Casualty/property insurance? Yes ☒ No ☐
- If yes, are your premiums current? Yes ☒ No ☐ N/A ☐ (if no, see Instructions)
- General liability insurance? Yes ☒ No ☐
- If yes, are your premiums current? Yes ☒ No ☐ N/A ☐ (if no, see Instructions)
- j. Has a plan of reorganization been filed with the court? Yes ☐ No ☒
- k. Has a disclosure statement been filed with the court? Yes ☐ No ☒
- l. Are you current with quarterly U.S. Trustee fees as set forth under 28 U.S.C. § 1930? Yes ☒ No ☐

Part 8: Individual Chapter 11 Debtors (Only)

- | | | |
|--|-------|-----|
| a. Gross income (receipts) from salary and wages | _____ | \$0 |
| b. Gross income (receipts) from self-employment | _____ | \$0 |
| c. Gross income from all other sources | _____ | \$0 |
| d. Total income in the reporting period (a+b+c) | _____ | \$0 |
| e. Payroll deductions | _____ | \$0 |
| f. Self-employment related expenses | _____ | \$0 |
| g. Living expenses | _____ | \$0 |
| h. All other expenses | _____ | \$0 |
| i. Total expenses in the reporting period (e+f+g+h) | _____ | \$0 |
| j. Difference between total income and total expenses (d-i) | _____ | \$0 |
| k. List the total amount of all postpetition debts that are past due | _____ | \$0 |
- l. Are you required to pay any Domestic Support Obligations as defined by 11 U.S.C § 101(14A)? Yes ☐ No ☒
- m. If yes, have you made all Domestic Support Obligation payments? Yes ☐ No ☐ N/A ☒

Privacy Act Statement

28 U.S.C. § 589b authorizes the collection of this information, and provision of this information is mandatory under 11 U.S.C. §§ 704, 1106, and 1107. The United States Trustee will use this information to calculate statutory fee assessments under 28 U.S.C. § 1930(a)(6). The United States Trustee will also use this information to evaluate a chapter 11 debtor's progress through the bankruptcy system, including the likelihood of a plan of reorganization being confirmed and whether the case is being prosecuted in good faith. This information may be disclosed to a bankruptcy trustee or examiner when the information is needed to perform the trustee's or examiner's duties or to the appropriate federal, state, local, regulatory, tribal, or foreign law enforcement agency when the information indicates a violation or potential violation of law. Other disclosures may be made for routine purposes. For a discussion of the types of routine disclosures that may be made, you may consult the Executive Office for United States Trustee's systems of records notice, UST-001, "Bankruptcy Case Files and Associated Records." See 71 Fed. Reg. 59,818 et seq. (Oct. 11, 2006). A copy of the notice may be obtained at the following link: http://www.justice.gov/ust/eo/rules_regulations/index.htm. Failure to provide this information could result in the dismissal or conversion of your bankruptcy case or other action by the United States Trustee. 11 U.S.C. § 1112(b)(4)(F).

I declare under penalty of perjury that the foregoing Monthly Operating Report and its supporting documentation are true and correct and that I have been authorized to sign this report on behalf of the estate.

/s/ Paul Bongiovanni

Signature of Responsible Party

Chief Financial Officer

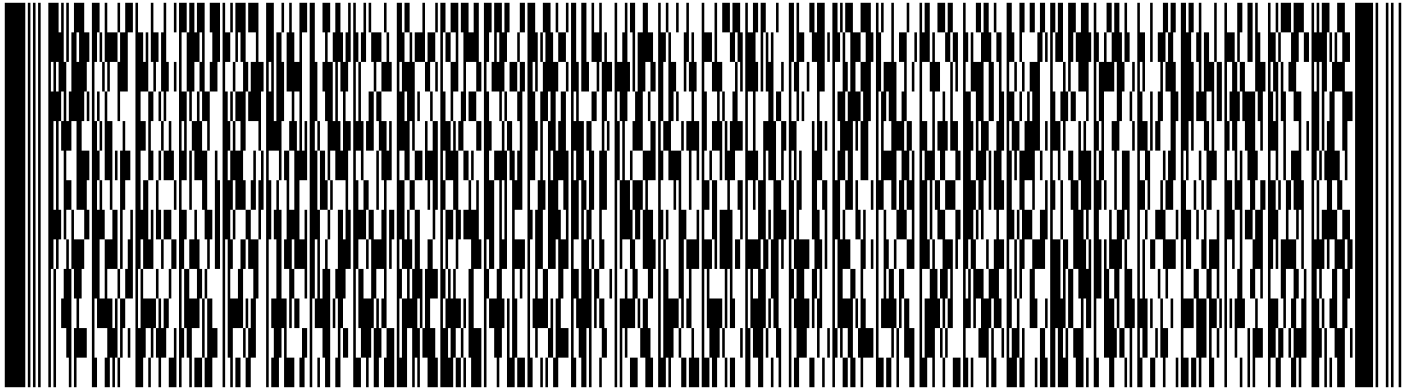
Title

Paul Bongiovanni

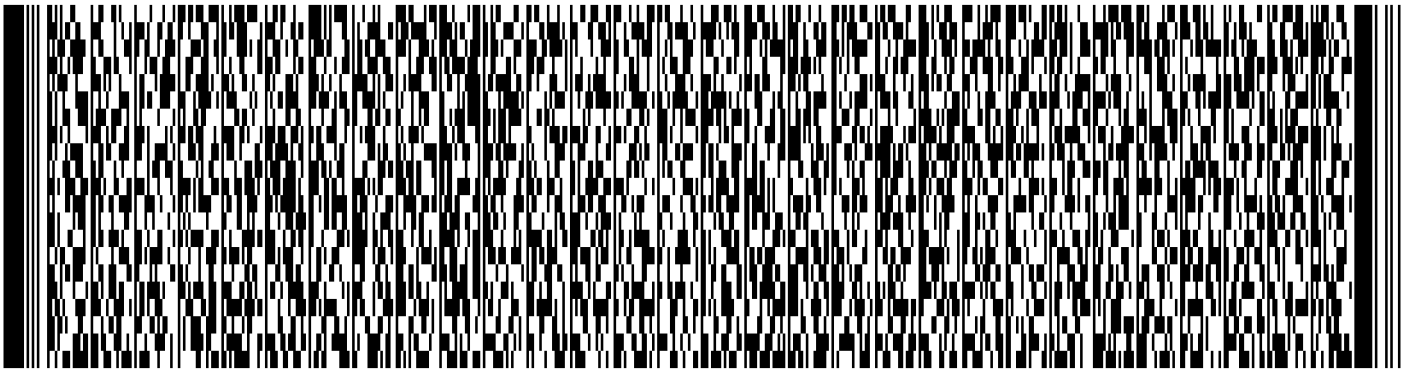
Printed Name of Responsible Party

07/31/2023

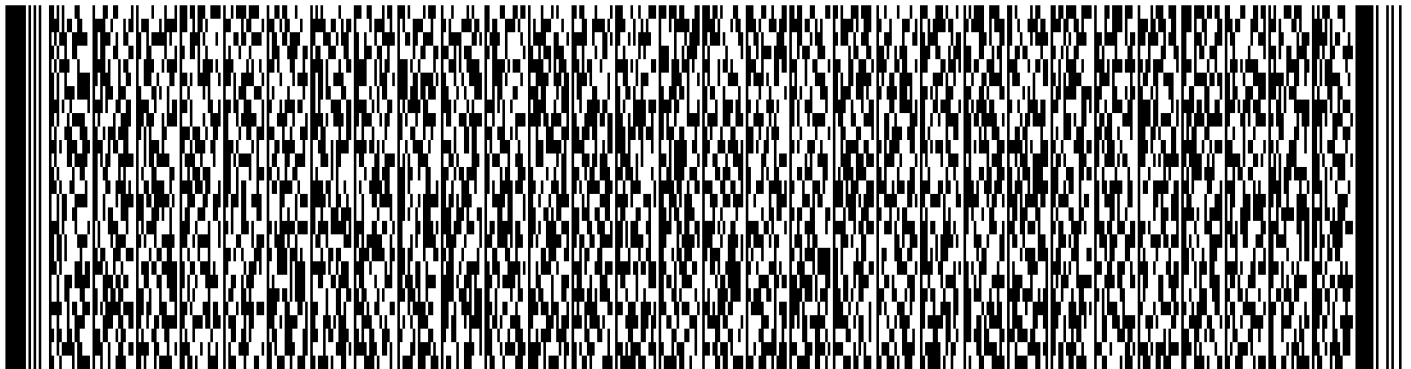
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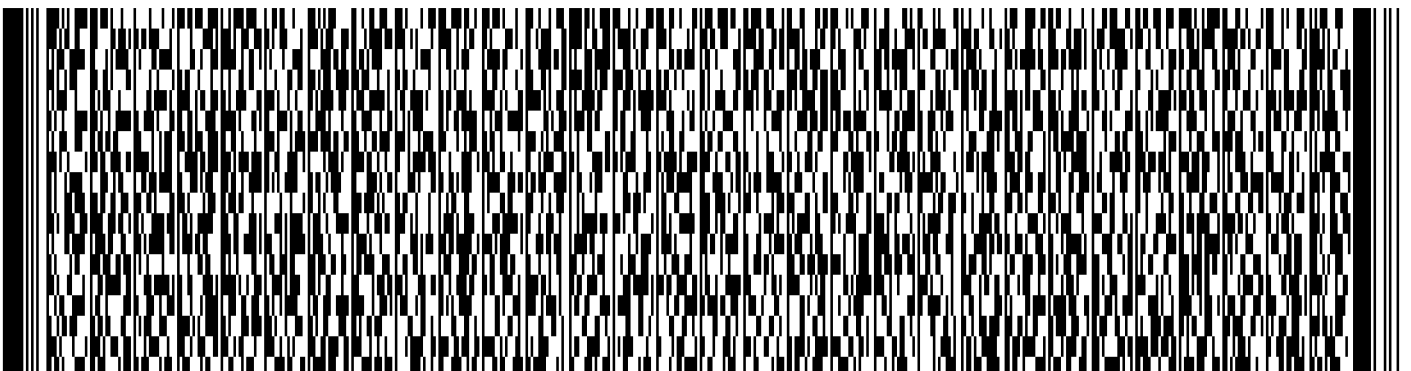
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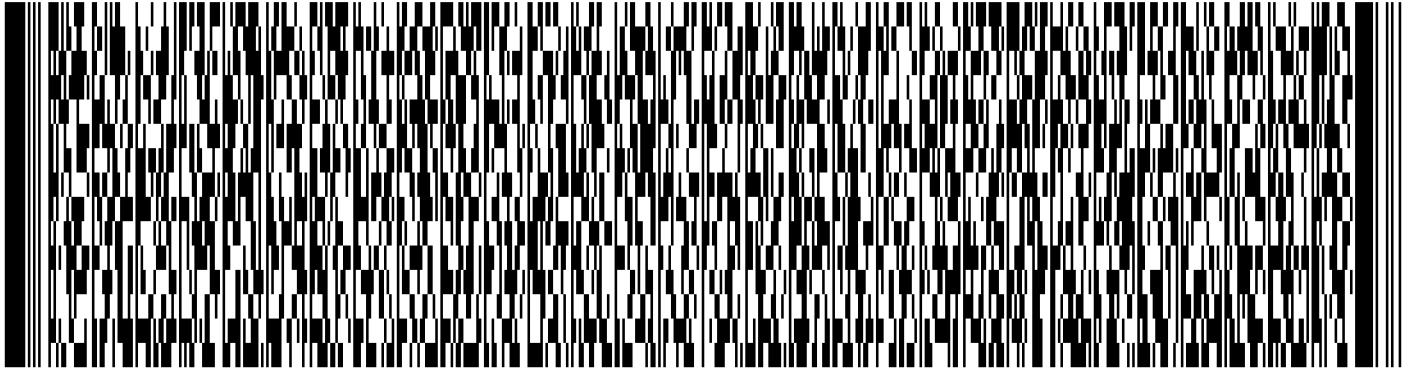
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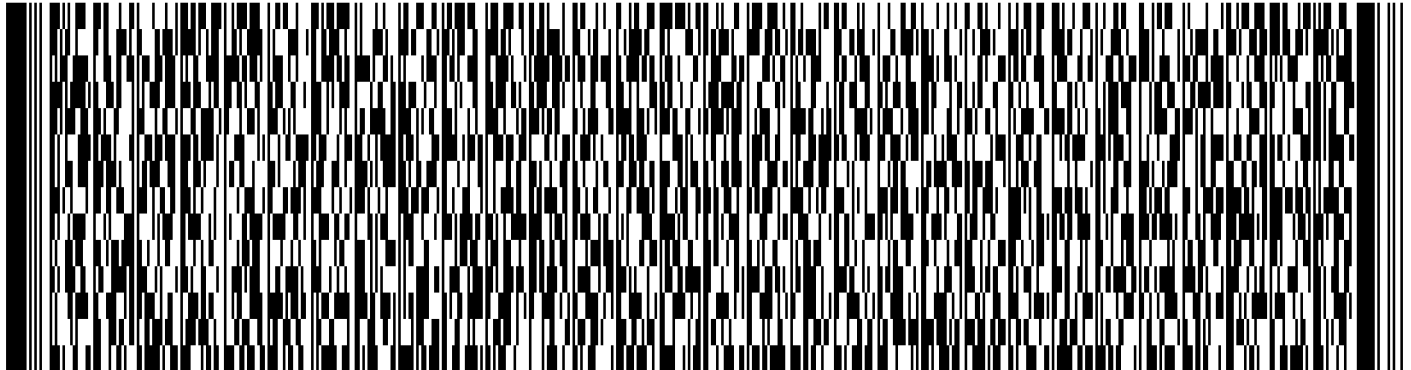
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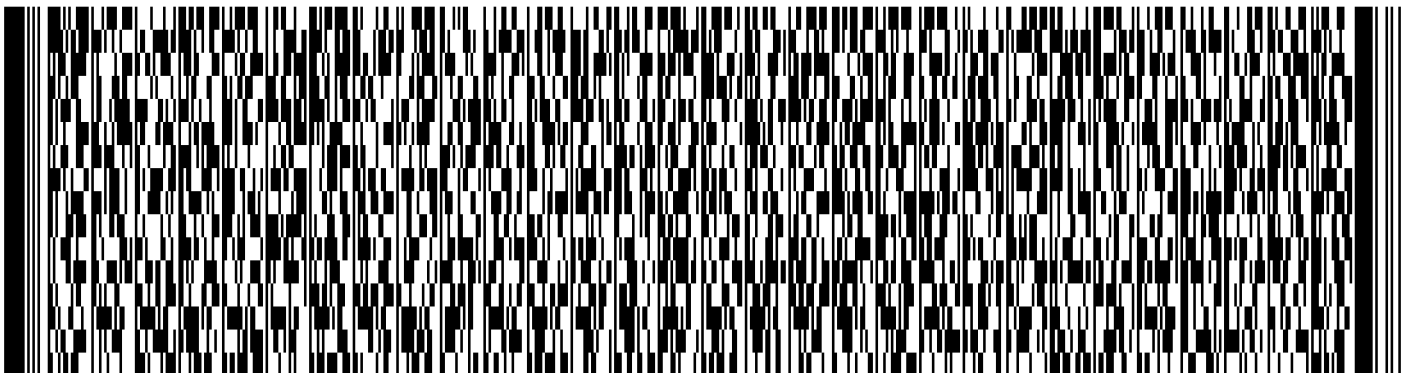
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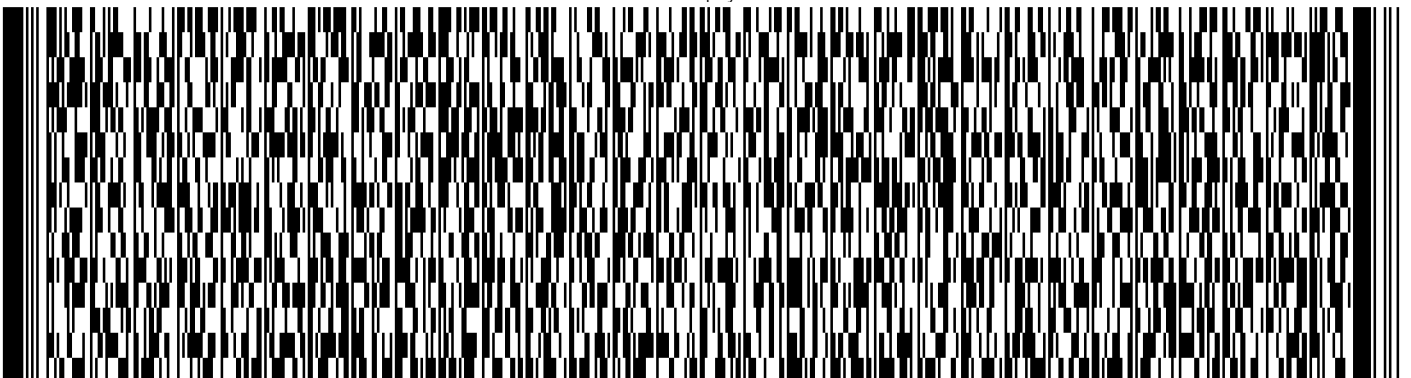
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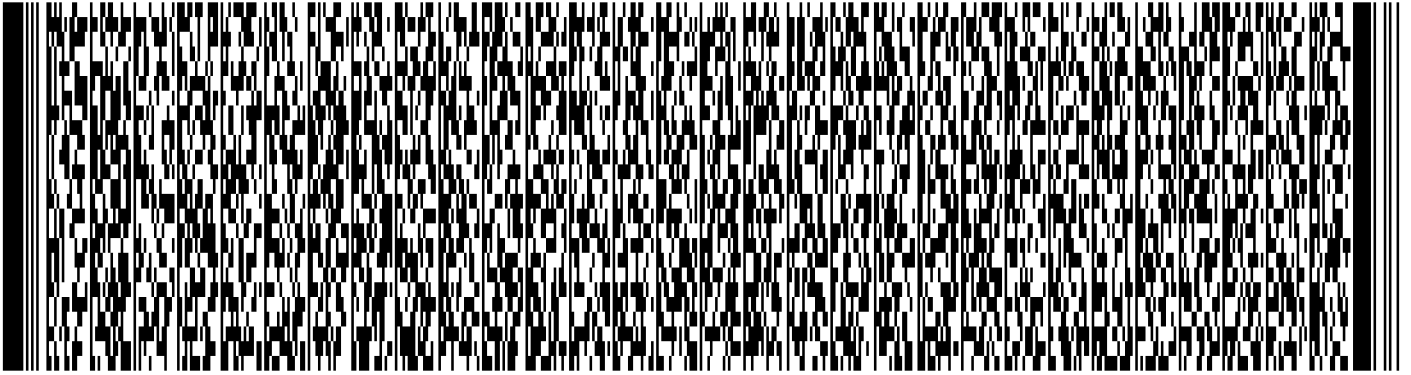
Bankruptcy51to100



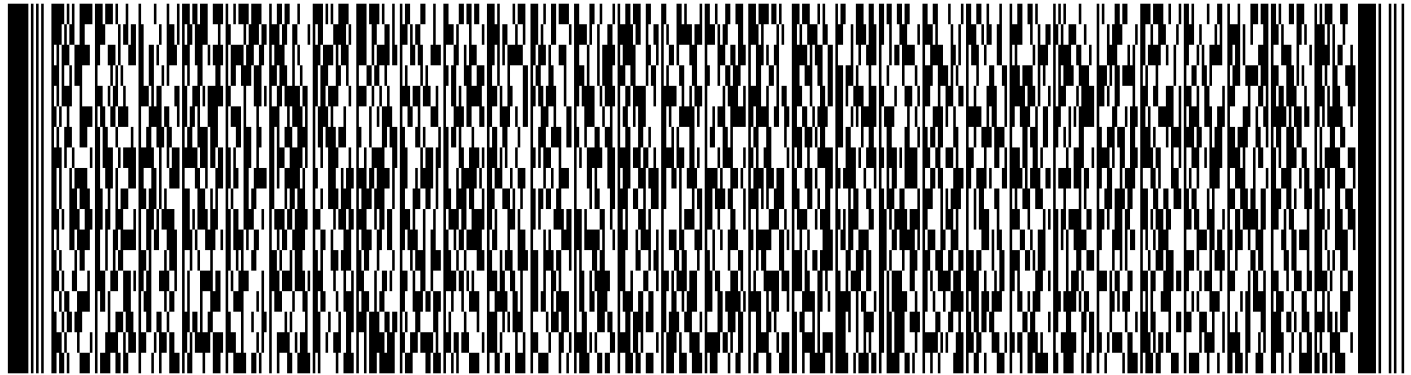
NonBankruptcy1to50



NonBankruptcy51to100



PageThree



PageFour

Note: Responses for each question on the form are captured on respective exhibit forms contained herein.

General Notes: On May 8, 2023 (the "Petition Date"), the Roman Catholic Bishop of Oakland (the "Debtor"), filed a voluntary petition for relief under chapter 11 of title 11 of the United States Code (the "Bankruptcy Code") in the United States Bankruptcy Court for the Northern District of California (the "Bankruptcy Court"), thereby commencing the instant case (the "Chapter 11 Case"). The Debtor is authorized to operate its ministry and manage its properties as a debtor in possession pursuant to sections 1107(a) and 1108 of the Bankruptcy Code. All information in this Monthly Operating Report relates solely to the Debtor and excludes the churches and non-Debtor Catholic entities.

The Debtor is providing the information and documents provided herewith (collectively, the "Monthly Operating Report") in response to the U.S. Trustee's *Uniform Periodic Reports in Cases Filed Under Chapter 11 of Title 11*. The following notes and statements and limitations should be referred to, and referenced in connection with, any review of the Monthly Operating Report.

Basis of Presentation: The Debtor is submitting its Monthly Operating Report solely for purposes of complying with requirements applicable in the Chapter 11 Case. The financial information included in the Monthly Operating Report is unaudited and has not been prepared in accordance with accounting principles generally accepted in the United States of America ("U.S. GAAP") and does not include all of the information and footnotes required by U.S. GAAP. The Monthly Operating Report is not intended to reconcile to any financial statements otherwise prepared or distributed by the Debtor. The financial information contained herein is presented per the Debtor's books and records without, among other things, all adjustments or reclassification that may be necessary or typical in accordance with U.S. GAAP. It is possible that not all assets, liabilities, income, or expenses have been recorded at the time of production.

The financial information included in the Monthly Operating Report has not been subjected to procedures that would typically be applied to financial information presented in accordance with U.S. GAAP or any other recognized financial reporting framework, and upon application of such procedures, the Debtor believes that the financial information could be subject to changes, and these changes could be material.

The results of operations contained in the financial statements provided with this Monthly Operating Report are not necessarily indicative of results that may be expected from any other period or for the full year and may not necessarily reflect the results of operations and financial position of the Debtor in the future.

Reservation of Rights: The Debtor reserves all rights to amend or supplement its Monthly Operating Report in all respects, as may be necessary or appropriate. Nothing contained in this Monthly Operating Report shall constitute a waiver of any of the Debtor's rights under any applicable law or an admission with respect to any issue in the Chapter 11 Case.

Roman Catholic Bishop of Oakland
Case Number: 23-40523
Part 1: Cash Receipts and Disbursements

(\$ in Millions)	Unaudited	
	6/1/23 - 6/30/23	
<u>Receipts</u>		
Bishop's Ministry Appeal & Assessments	\$	1.1
Gifts, Grants & Other Contributions		1.2
Rental Income		1.2
Insurance Related (Pass-through)		2.8
Parochial Fund Management Fee		-
Other Income		0.9
Total Receipts	\$	7.2
<u>Disbursements</u>		
Payroll Related Expenses	\$	(0.5)
Facilities Related Expenses		(0.9)
Insurance Related Expenses / Pass-through		(3.7)
Program Costs and G&A Other		(0.9)
Total Operating Disbursements	\$	(5.9)
Operating Cash Flow	\$	1.3
Financing Activities	\$	-
BK Related & Professional Fees	\$	-
Net Cash Flow	\$	1.3
Beginning Cash		
	\$	37.8
Net Cash Flow		1.3
Voided Checks		0.2
Ending Cash	\$	39.3

Footnote: The Debtor's cash flows for the month ended June 30, 2023 is provided herewith. The financial statements and information provided are unaudited, and therefore subject to change as discussed in the Global Notes.

Roman Catholic Bishop of Oakland

Case Number: 23-40523

Part 2: Asset and Liability Status - Balance Sheet

(\$ in Actuals)

6/30/2023

Assets

Cash	\$	39,277,656
Investments		710
Loan and Other Accounts Receivable		52,439,917
Net Land, Buildings, Equipment		3,657,434
Other Assets		4,152,997
Total Assets	\$	99,528,713

Liabilities

Short-Term Liabilities	\$	6,237,053
Short-Term Debt Liabilities		-
Long-Term Liabilities		61,131,901
Other Liabilities		15,237,552
Restricted Deposits		(750)
Total Liabilities	\$	82,605,756

Net Assets

Restricted Assets	\$	3,440,504
Undesignated Assets		13,482,454
Total Net Assets	\$	16,922,957

Total Liabilities & Net Assets	\$	99,528,713
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Footnote: The Debtor's balance sheet for the month ended June 30, 2023 is provided herewith. The financial statements and information provided are unaudited, and therefore subject to change as discussed in the Global Notes.

Note on 2c: The Debtor does not hold inventory.

Roman Catholic Bishop of Oakland

Case Number: 23-40523

Part 2b: Gross A/R Aging

(\$ in Actuals)						
Description	Current	0-30	31-60	61-90	90+	Total Due
Health Benefits A/R	\$ 1,474,644	\$ 107,207	\$ 34,427	\$ 24,438	\$ 3,038,763	\$ 4,679,479
Operations A/R	3,657,420	-	-	60,473	4,039,598	7,757,490
Total A/R	\$ 5,132,064	\$ 107,207	\$ 34,427	\$ 84,910	\$ 7,078,360	\$ 12,436,969

Footnote: The Debtor's Gross A/R Aging for the month ended June 30, 2023 is provided herewith. The Debtor does not age its allowance for uncollectible receivables. The financial statements and information provided is unaudited, and therefore subject to change as discussed in the Global Notes.

There were no assets sold or transferred from 6/1/23 - 6/30/23.

Roman Catholic Bishop of Oakland

Case Number: 23-40523

Part 4: Income Statement (Statement of Operations)

(\$ in Actuals)	Unaudited	
	6/1/23 - 6/30/23	
<u>Revenues & Other Additions</u>		
Diocesan Appeal Income	\$	249,373
Parish Assessments		542,068
Rental Income		333,334
Parochial Fund Management Fees		-
Bequests, Grants, & Other Income		413,417
Total Ordinary Income	\$	1,538,191
Net Insurance Income		(1,496,345)
Operating Revenue	\$	41,847
<u>Expenses and Other Deductions</u>		
Chancery Expenses	\$	968,590
Other Expenses		19,261
Parish & Diocesan Expenses		281,293
Total Expenses & Other Deductions	\$	1,269,144
Net Operating Income (Deficit)	\$	(1,227,297)
Other Income (Expense)	\$	(340,508)
Change in Net Assets	\$	(1,567,805)

Footnote: The Debtor's income statement for June 2023 is provided herewith. The financial statements and information provided are unaudited, and therefore subject to change as discussed in the Global Notes.

There were no restructuring professional fee payments from 6/1/23 - 6/30/23.

There were no ordinary course professional fee payments from 6/1/23 - 6/30/23.

Roman Catholic Bishop of Oakland

Case Number: 23-40523

Part 6: Postpetition Taxes - Tax Reporting (6/1/23 - 6/30/23)

(\$ in Actuals)

**Total Amounts Expended for Gross
Payroll in the MOR Period:**

\$ 373,091

(\$ in Actuals)	Amounts Collected, Received, Deducted, or Paid in the MOR Period:	
Taxing Agency	Amount	Date(s) of Payment
Internal Revenue Service	\$ 17,469.76	6/15/2023
Social Security Administration	\$ 20,872.76	6/15/2023
Centers for Medicare & Medicaid Services	\$ 4,881.38	6/15/2023
California Franchise Tax Board	\$ 7,798.49	6/15/2023
Internal Revenue Service	\$ 16,894.38	6/30/2023
Social Security Administration	\$ 20,147.76	6/30/2023
Centers for Medicare & Medicaid Services	\$ 4,711.96	6/30/2023
California Franchise Tax Board	\$ 7,477.18	6/30/2023

Footnote: The Debtor's only tax payments in June 2023 relate to payroll taxes. The information set forth herein constitutes the tax-related disclosures required by Paragraph 6 of the *Order for Payment of State and Federal Taxes* [Docket No. 33] and is being filed concurrently with this Monthly Operating Report in accordance with Paragraph 4(c) of the *Order (1) Pursuant to L.B.R. 2015-2(e) Extending Time to File Monthly Operating Reports, and (2) Modifying Order for Payment of State and Federal Taxes* [Docket No. 165].

Roman Catholic Bishop of Oakland
Case Number: 23-40523
Part 7c: Insider Payments

(\$ in Actuals)				
Insider Recipient	Payment Date	Payment Amount	Reason for Payment or Transfer	Account Used
Paul Bongiovanni	6/15/2023	\$ 8,107.90	Semi-Monthly Payroll (6/1 - 6/15)	x2798
Bishop Michael C. Barber	6/15/2023	1,699.35	Semi-Monthly Payroll (6/1 - 6/15)	x2798
Rick Medeiros	6/15/2023	7,729.17	Semi-Monthly Payroll (6/1 - 6/15)	x2798
Paul Bongiovanni	6/30/2023	8,107.90	Semi-Monthly Payroll (6/16 - 6/30)	x2798
Bishop Michael C. Barber	6/30/2023	1,699.35	Semi-Monthly Payroll (6/16 - 6/30)	x2798
Rick Medeiros	6/30/2023	7,729.17	Semi-Monthly Payroll (6/16 - 6/30)	x2798
Fr. Lawrence D 'Anjou ⁽¹⁾	6/23/2023	2,245.38	Payroll Reimbursement	x2798
Fr. Lawrence D 'Anjou ⁽¹⁾	6/23/2023	50.00	Cell Phone Reimbursement	x2798

Footnote (1): Fr. Lawrence D 'Anjou splits his time and effort fulfilling responsibilities as both the pastor of St. Bonaventure Church in Concord and as the vicar general for the Roman Catholic Bishop of Oakland. On average, he splits that time and effort 50/50 between the two assignments. As a matter of administrative effectiveness and efficiency, St. Bonaventure Church pays Fr. D 'Anjou's full salary as well as his full health and other benefits, then bills the Roman Catholic Bishop of Oakland central office for its 50% share/responsibility at the end of each month. Amounts shown above reflect RCBO's share of Fr. Lawrence D 'Anjou's wages and benefits. For further information, reference amounts listed in Statement 4 of the Schedules of Assets and Liabilities filed on the court docket (#0054).

Not applicable.



P.O. Box 1800
Saint Paul, Minnesota 55101-0800

3952 ARP 7101 S Y ST01

Account Number:

2798

Statement Period:

Jun 1, 2023

through

Jun 30, 2023

Page 1 of 4



000003611 01 SP 106481776965283 S
ROMAN CATHOLIC BISHOP OF OAKLAND
DEBTOR IN POSSESSION- CASE 23-40523
GENERAL ACCT
ATTN: CONTROLLER
2121 HARRISON ST STE 100
OAKLAND CA 94612-3788



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usbank.com

INFORMATION YOU SHOULD KNOW

Effective August 14, 2023, important updates will be made to the *Your Deposit Account Agreement* document which may affect your rights. The changes are generally described below, but you should review the changes in their entirety.

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Here's what you should know:

- Updated section title from Electronic Banking Agreement to Electronic Fund Transfers, for Consumer Customers and Business Customers.
- For all references to the Returned Deposited and Cashed Items, updated title to Returned Deposited Items for Business Accounts Only. The Returned Deposited Item Fee or Cashed Check Fee was removed for consumer only on February 13, 2023 and will no longer be charged.
- Moved Real Time Payment/Prohibition on Foreign Payments section to the U.S. Bank *Digital Services Agreement* (DSA). You can view the DSA online at usbank.com/dsa.
- Under the Changes to Our Agreement with You section, added additional detail to include changing and/or adding terms to the agreement and added details regarding Resolution of Disputes by Arbitration.
- Under the Levies, Garnishments and Other Legal Process section, updated our garnishment terms.
- Under Resolution of Disputes by Arbitration section, removed references to JAMS and added additional information regarding Small Claims Jurisdiction and Arbitration Procedures and Arbitration Costs.
- Under Terms Applicable to All Accounts section, added a sub-section titled Litigation Class Action Waiver.
- Under Longer Delays May Apply section, added a sub-section titled Large Deposits.
- Under Electronic Fund Transfers for Consumer and Business Customers sections, added sub-section titled Virtual Debit Card.
- Removed the Minnesota Liability Disclosure.
- Under Electronic Fund Transfers for Consumer and Business Customers sections, added clarification to refer to the *Digital Services Agreement*.

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ANALYZED CHECKING

U.S. Bank National Association

Member FDIC

Account Number 2798

Account Summary

	# Items		
Beginning Balance on Jun 1		\$	2,252,874.91
Other Deposits	17		2,208,565.25
Other Withdrawals	21		2,040,232.53-
Summary Post	104		959,194.86-
Ending Balance on Jun 30, 2023		\$	1,462,012.77

Other Deposits

Date	Description of Transaction	Ref Number	Amount
Jun 1	Check 131637	0601020244	\$ 120.00
	Refer to Maker SPT Return		
	Location/Ser#0000131637		



To keep track of all your transactions, you should balance your account every month. Please examine this statement immediately. We will assume that the balance and transactions shown are correct unless you notify us of an error.

Outstanding Deposits

DATE	AMOUNT
TOTAL	\$

Outstanding Withdrawals

DATE	AMOUNT
TOTAL	\$

- List any deposits that do not appear on your statement in the Outstanding Deposits section at the left. Record the total.
- Check off in your checkbook register all checks, withdrawals (including Debit Card and ATM) and automatic payments that appear on your statement. Withdrawals that are NOT checked off should be recorded in the Outstanding Withdrawals section at the left. Record the total.
- Enter the ending balance shown on this statement. \$ _____
- Enter the total deposits recorded in the Outstanding Deposits section. \$ _____
- Total lines 3 and 4. \$ _____
- Enter the total withdrawals recorded in the Outstanding Withdrawals section. \$ _____
- Subtract line 6 from line 5. This is your balance. \$ _____
- Enter in your register and subtract from your register balance any checks, withdrawals or other debits (including fees, if any) that appear on your statement but have not been recorded in your register.
- Enter in your register and add to your register balance any deposits or other credits (including interest, if any) that appear in your statement but have not been recorded in your register.
- The balance in your register should be the same as the balance shown in #7. If it does not match, review and check all figures used, and check the addition and subtraction in your register. If necessary, review and balance your statement from the previous month.

IMPORTANT DISCLOSURES TO OUR CONSUMER CUSTOMERS

In Case of Errors or Questions About Your Checking, Savings, ATM, Debit Card, ACH, Bill Pay and Other Electronic Transfers

If you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt, we must hear from you no later than 60 days* after we sent you the FIRST statement on which the error or problem appeared. Telephone us at the number listed on the front of this statement or write to us at U.S. Bank, EP-MN-WS5D, 60 Livingston Ave., St. Paul, MN 55107.

- Tell us your name and account number.
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, we may take up to 45 days to investigate your complaint. For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint. If we decide to do this, we will credit your account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

*Please note: Paper draft and paper check claims must be disputed within 30 days per Your Deposit Account Agreement.

IMPORTANT DISCLOSURES TO OUR BUSINESS CUSTOMERS

Errors related to any transaction on a business account will be governed by any agreement between us and/or all applicable rules and regulations governing such transactions, including the rules of the National Automated Clearing House Association (NACHA Rules) as may be amended from time to time. If you think this statement is wrong, please telephone us at the number listed on the front of this statement immediately.

CONSUMER BILLING RIGHTS SUMMARY REGARDING YOUR RESERVE LINE

What To Do If You Think You Find A Mistake on Your Statement

If you think there is an error on your statement, write to us at:

J.S. Bank, P.O. Box 3528, Oshkosh, WI 54903-3528.

In your letter, give us the following information:

- Account information:** Your name and account number.
- Dollar Amount:** The dollar amount of the suspected error.
- Description of problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Reserve Line Balance Computation Method: To determine your **Balance Subject to Interest Rate**, use the dates and balances provided in the Reserve Line Balance Summary section.

The date next to the first Balance Subject to Interest is day one for that balance and is applicable up to (but not including) the date of the next balance (if there is one). We multiply the Balance Subject to Interest by the number of days it is applicable and add them up to get the same number of days in the billing cycle. We then divide the result by the number of billing days in the cycle. This is your **Balance Subject to Interest Rate**. Any unpaid interest charges and unpaid fees are not included in the Balance Subject to Interest. The ***INTEREST CHARGE*** begins from the date of each advance.

REPORTS TO AND FROM CREDIT BUREAUS FOR RESERVE LINES

We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.

CONSUMER REPORT DISPUTES

We may report information about account activity on consumer and small business deposit accounts and consumer reserve lines to Consumer Reporting Agencies (CRA). As a result, this may prevent you from obtaining services at other financial institutions. If you believe we have inaccurately reported information to a CRA, you may submit a dispute by calling 844.624.8230 or by writing to: U.S. Bank Attn: Consumer Bureau Dispute Handling (CBDH), P.O. Box 3447, Oshkosh, WI 54903-3447. In order for us to assist you with your dispute, you must provide: your name, address and phone number; the account number; the specific information you are disputing; the explanation of why it is incorrect; and any supporting documentation (e.g., affidavit of identity theft), if applicable.



ANALYZED CHECKING

(CONTINUED)

.S. Bank National Association

Account Number 2798

Other Deposits (continued)

Date	Description of Transaction	Ref Number	Amount
Jun 1	Check 132025 Refer to Maker SPT Return Location/Ser#0000132025	0601020245	200.00
Jun 15	Check 130918 Stale Date SPT Return Location/Ser#0000130918	0615010081	100.00
Jun 16	Electronic Deposit REF=231660116999190N00 From USPS ACCTVERIFY 413564151724750312362QW0CE3MFFAPEM U		0.11
Jun 16	Electronic Deposit REF=231660116999210N00 From USPS ACCTVERIFY 413564151724750312372QW0CE3WDQL4E GO		0.69
Jun 20	Check 131677 Refer to Maker SPT Return Location/Ser#0000131677	0620020050	70.00
Jun 20	Check 132005 Refer to Maker SPT Return Location/Ser#0000132005	0620020051	70.00
Jun 27	Check 6099 Refer to Maker SPT Return Location/Ser#0000006099	0627020080	233.70
Jun 28	Wire Credit REF013854 ORG=PRINCIPAL BANK PCS WELLS SF 230628030155 FUNDING ACCOUNT		2,659.71
Jun 29	Check 6103 Refer to Maker SPT Return Location/Ser#0000006103	0629010097	9,411.89
Jun 29	Electronic Funds Transfer From Account 157536151358		1,494,257.73
Jun 30	Electronic Funds Transfer Zero out Adventus Clearing Account		25.00
Jun 30	Electronic Funds Transfer Zero out CFDO Acct 1436		80.00
Jun 30	Electronic Funds Transfer Return OPF Church DLS Investment opening fu		10,000.00
Jun 30	Electronic Funds Transfer FSA (2022 plan) 3/31/23 Favorable Adjustmen		141,336.42
Jun 30	Electronic Funds Transfer clear 5/15 Payroll deposit not issued from		250,000.00
Jun 30	Electronic Funds Transfer Reimburse RCBO for 4/4/23 DCS Withdrawal fr		300,000.00
Total Other Deposits			\$ 2,208,565.25

Other Withdrawals

Date	Description of Transaction	Ref Number	Amount
Jun 2	Electronic Withdrawal REF=231530080602630N00 To eCatholic / Shee 0383913206PAYMENT 200318102973		\$ 77.85-
Jun 2	Electronic Withdrawal REF=231520094466670N00 To RETA TRUST 2942329720CASH CONC Reta Contributi		1,481,148.52-
Jun 5	Electronic Withdrawal REF=231530129241340N00 To ADP PAYROLL FEES 9659605001ADP FEES 400055850806		284.84-
Jun 6	Electronic Withdrawal REF=231560183377010Y00 To SUPERIORUSA CORP 1331197652ACH C004 Roman Cath		19,333.60-
Jun 13	Wire Debit REF000631 BNF=ACCOUNTING MELLON PIT 230612051011 PRINCIPALS, INC		2,744.96-
Jun 13	Wire Debit REF000621 BNF=USPS WELLS SF 230612051009		14,173.41-
Jun 13	Wire Debit REF000643 BNF=ADP PAYROLL DEPOSIT DBTCO AMERICAS NYC 230612051007 CUSTODIAL ACCOU SAN DIM		51,022.39-
Jun 13	Wire Debit REF000632 BNF=MOSS ADAMS LLP NEW JPMORGAN CHASE BK 230612051017 YORK NY		114,000.00-
Jun 13	Wire Debit REF000620 BNF=ADP PAYROLL DEPOSIT DBTCO AMERICAS NYC 230612051005 CUSTODIAL ACCOU SAN DIM		137,276.15-
Jun 14	Wire Debit REF002380 BNF=NET@WORK, INC. CITIBANK OF NEW YO 230614027666		3,300.00-



DEBTOR IN POSSESSION- CASE 23-40523
GENERAL ACCT
ATTN: CONTROLLER
2121 HARRISON ST STE 100
OAKLAND CA 94612-3788

Account Number:
[REDACTED] 2798
Statement Period:
Jun 1, 2023
through
Jun 30, 2023
Page 3 of 4

ANALYZED CHECKING

(CONTINUED)

.S. Bank National Association

Account Number [REDACTED] 2798

Other Withdrawals (continued)

Date	Description of Transaction	Ref Number	Amount
un 16	Electronic Withdrawal REF=231660116999150N00	To USPS ACCTVERIFY 413564151724750328812QW0CE34B9B64L8	0.11-
un 16	Electronic Withdrawal REF=231660116999110N00	To USPS ACCTVERIFY 413564151724750321432QW0CE35KUM8WF J	0.69-
un 16	Electronic Withdrawal REF=231660112983010N00	To COMCK DIRECT-CCD 2133556755WEB PMT 584770857	211.00-
un 21	Electronic Withdrawal REF=231710170395710Y00	To SUPERIORUSA CORP 1331197652ACH C004 Roman Cath	9,286.09-
un 21	Electronic Withdrawal REF=231710160560950N00	To USPS1000030923 413564151724760819712QWDEN21AW697E H	14,287.06-
un 27	Wire Debit REF000405 BNF=ADP PAYROLL DEPOSIT	DBTCO AMERICAS NYC 230627006326 CUSTODIAL ACCOU NEW YOR	49,231.33-
un 27	Wire Debit REF000397 BNF=ADP PAYROLL DEPOSIT	DBTCO AMERICAS NYC 230627006325 CUSTODIAL ACCOU NEW YOR	132,753.39-
un 30	Electronic Funds Transfer Chancery FSA	To Account 158300245269	1,211.32-
un 30	Electronic Funds Transfer BBMS 5/10/23	To Account 157536151374	2,322.32-
un 30	Electronic Funds Transfer Cover Adventus	To Account 158300212616 6/30/23 Checkrun	3,507.50-
un 30	Electronic Funds Transfer January to May 2023	To Account 157536151374 Donations to Carmelites	4,060.00-
Total Other Withdrawals			\$ 2,040,232.53-

Summary Post

Date	Description of Transaction	Ref Number	Amount
un 1	Summary Post of	6 Items	\$ 4,289.86-
un 2	Summary Post of	4 Items	1,767.44-
un 5	Summary Post of	6 Items	7,382.51-
un 6	Summary Post of	3 Items	12,345.00-
un 7	Summary Post of	1 Items	400.00-
un 8	Summary Post of	1 Items	600.00-
un 9	Summary Post of	2 Items	1,013.25-
un 12	Summary Post of	2 Items	16,945.58-
un 13	Summary Post of	2 Items	833.22-
un 14	Summary Post of	2 Items	200.00-
un 15	Summary Post of	1 Items	120.00-
un 16	Summary Post of	3 Items	290.00-
un 20	Summary Post of	3 Items	625.00-
un 21	Summary Post of	1 Items	287.00-
un 22	Summary Post of	1 Items	5,001.84-
un 26	Summary Post of	2 Items	1,730.45-
un 27	Summary Post of	4 Items	1,294.30-
un 28	Summary Post of	26 Items	43,815.77-
un 29	Summary Post of	19 Items	841,751.77-
un 30	Summary Post of	15 Items	18,501.87-
Total (104) Summary Post			\$ 959,194.86-

Balance Summary

Date	Ending Balance	Date	Ending Balance	Date	Ending Balance
un 1	2,248,905.05	Jun 7	726,165.29	Jun 13	387,556.33
un 2	765,911.24	Jun 8	725,565.29	Jun 14	384,056.33
un 5	758,243.89	Jun 9	724,552.04	Jun 15	384,036.33
un 6	726,565.29	Jun 12	707,606.46	Jun 16	383,535.33



DEBTOR IN POSSESSION- CASE 23-40523
GENERAL ACCT
ATTN: CONTROLLER
2121 HARRISON ST STE 100
OAKLAND CA 94612-3788

Account Number: [REDACTED] 2798
Statement Period:
Jun 1, 2023
through
Jun 30, 2023
Page 4 of 4



ANALYZED CHECKING

(CONTINUED)

U.S. Bank National Association

Account Number [REDACTED] 2798

Balance Summary (continued)

<u>Date</u>	<u>Ending Balance</u>	<u>Date</u>	<u>Ending Balance</u>	<u>Date</u>	<u>Ending Balance</u>
Jun 20	383,050.33	Jun 26	352,457.89	Jun 29	790,174.36
Jun 21	359,190.18	Jun 27	169,412.57	Jun 30	1,462,012.77
Jun 22	354,188.34	Jun 28	128,256.51		

Balances only appear for days reflecting change.

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P.O. Box 1800
Saint Paul, Minnesota 55101-0800

3961 TRN S Y ST01

Business Statement

Account Number

13

Statement Period

Jun 1, 20

through

Jun 30, 20

Page 1 of



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THE ROMAN CATHOLIC BISHOP OF OAKLAND
PARISH ASSESSMENTS
2121 HARRISON ST STE 100
OAKLAND CA 94612-3788



To Contact U.S. Bank

Commercial Customer

Service:

800-285-75

U.S. Bank accepts Relay Calls

Internet:

usbank.cc

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ANALYZED CHECKING WITH INTEREST

U.S. Bank National Association

Member FD

Account Number 13

Account Summary

	# Items				
Beginning Balance on Jun 1		\$	323,103.19	Interest Paid this Year	\$ 1,884.10
Other Deposits	4		807,315.99	Number of Days in Statement Period	30
Ending Balance on Jun 30, 2023		\$	1,130,419.18		

Other Deposits

Date	Description of Transaction	Ref Number	Amount
Jun 13	Consolidated Image Check	Deposit 1 Items 0000000000	\$ 317,656.86
Jun 22	Consolidated Image Check	Deposit 1 Items	346,419.29



BALANCE YOUR ACCOUNT

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Outstanding Deposits

DATE	AMOUNT
TOTAL	\$

Outstanding Withdrawals

DATE	AMOUNT
TOTAL	\$

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THE ROMAN CATHOLIC BISHOP OF OAKLAND
PARISH ASSESSMENTS
2121 HARRISON ST STE 100
OAKLAND CA 94612-3788

Business Statement

Account Number

132

Statement Period

Jun 1, 202

throug

Jun 30, 202

Page 2 of



ANALYZED CHECKING WITH INTEREST

(CONTINUED)

U.S. Bank National Association

Account Number 132

Other Deposits (continued)

Date	Description of Transaction	Ref Number	Amount
Jun 28	Consolidated Image Check		
	Deposit 1 Items		141,739.71
	0000000000		
Jun 30	Interest Paid	3000004060	1,500.13
Total Other Deposits			\$ 807,315.99

Balance Summary

Date	Ending Balance	Date	Ending Balance	Date	Ending Balance
Jun 13	640,760.05	Jun 28	1,128,919.05	Jun 30	1,130,419.18
Jun 22	987,179.34				

Balances only appear for days reflecting change.

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P.O. Box 1800
Saint Paul, Minnesota 55101-0800

3961 TRN S Y ST01



000069117 01 AB 0.507 000638507974457 P Y
THE ROMAN CATHOLIC BISHOP OF OAKLAND
GENERAL UNRESTRICTED
2121 HARRISON ST STE 100
OAKLAND CA 94612-3788

Business Statement

Account Number

13

Statement Period

Jun 1, 20

thru

Jun 30, 20

Page 1 of



To Contact U.S. Bank

Commercial Customer

Service:

800-285-75

U.S. Bank accepts Relay Calls

Internet:

usbank.com

INFORMATION YOU SHOULD KNOW

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- Under Resolution of Disputes by Arbitration section, removed references to JAMS and added additional information regarding Small Claims Jurisdiction and Arbitration Procedures and Arbitration Costs.
- Under Terms Applicable to All Accounts section, added a sub-section titled Litigation Class Action Waiver.
- Under Longer Delays May Apply section, added a sub-section titled Large Deposits.
- Under Electronic Fund Transfers for Consumer and Business Customers sections, added sub-section titled Virtual Debit Card.
- Removed the Minnesota Liability Disclosure.
- Under Electronic Fund Transfers for Consumer and Business Customers sections, added clarification to refer to the *Digital Services Agreement*.

If you have questions or need to request a copy of the current *Your Deposit Account Agreement*, visit usbank.com/tmtermsandconditions or please call your customer service team at the phone number listed at the top of this statement.

ANALYZED CHECKING

U.S. Bank National Association

Member FD

Account Number 13

Account Summary

	# Items		
Beginning Balance on Jun 1		\$	565,042.43
Other Deposits	40		2,394,556.81
Other Withdrawals	5		270,528.52-
Ending Balance on Jun 30, 2023		\$	2,689,070.72

Other Deposits

Date	Description of Transaction	Ref Number	Amount
Jun 1	Electronic Deposit From MERCHANT BANKCD		\$ 300.00
	REF=231520032432560N00	G592126793DEPOSIT 496406331884	
Jun 2	Electronic Deposit From MERCHANT BANKCD		\$ 40.00
	REF=231530077072210N00	G592126793DEPOSIT 496406331884	

Case: 23-40523 Doc# 303 Filed: 07/31/23 Entered: 07/31/23 12:07:00 Page 34 of 97



BALANCE YOUR ACCOUNT

To keep track of all your transactions, you should balance your account every month. Please examine this statement immediately. We will assume that the balance and transactions shown are correct unless you notify us of an error.

Outstanding Deposits

DATE	AMOUNT
TOTAL	\$

Outstanding Withdrawals

DATE	AMOUNT
TOTAL	\$

1. List any deposits that do not appear on your statement in the Outstanding Deposits section at the left. Record the total.
2. Check off in your checkbook register all checks, withdrawals (including Debit Card and ATM) and automatic payments that appear on your statement. Withdrawals that are NOT checked off should be recorded in the Outstanding Withdrawals section at the left. Record the total.
3. Enter the ending balance shown on this statement. \$
4. Enter the total deposits recorded in the Outstanding Deposits section. \$
5. Total lines 3 and 4. \$
6. Enter the total withdrawals recorded in the Outstanding Withdrawals section. \$
7. Subtract line 6 from line 5. This is your balance. \$
8. Enter in your register and subtract from your register balance any checks, withdrawals or other debits (including fees, if any) that appear on your statement but have not been recorded in your register.
9. Enter in your register and add to your register balance any deposits or other credits (including interest, if any) that appear in your statement but have not been recorded in your register.
10. The balance in your register should be the same as the balance shown in #7. If it does not match, review and check all figures used, and check the addition and subtraction in your register. If necessary, review and balance your statement from the previous month.

IMPORTANT DISCLOSURES TO OUR CONSUMER CUSTOMERS

In Case of Errors or Questions About Your Checking, Savings, ATM, Debit Card, ACH, Bill Pay and Other Electronic Transfers

If you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt, we must hear from you no later than 60 days* after we sent you the FIRST statement on which the error or problem appeared. Telephone us at the number listed on the front of this statement or write to us at U.S. Bank, EP-MN-WS5D, 60 Livingston Ave., St. Paul, MN 55107.

- Tell us your name and account number.
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, we may take up to 45 days to investigate your complaint. For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint. If we decide to do this we will credit your account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

*Please note: Paper draft and paper check claims must be disputed within 30 days per Your Deposit Account Agreement.

IMPORTANT DISCLOSURES TO OUR BUSINESS CUSTOMERS

Errors related to any transaction on a business account will be governed by any agreement between us and/or all applicable rules and regulations governing such transactions, including the rules of the National Automated Clearing House Association (NACHA Rules) as may be amended from time to time. If you think this statement is wrong, please telephone us at the number listed on the front of this statement immediately.

CONSUMER BILLING RIGHTS SUMMARY REGARDING YOUR RESERVE LINE

What To Do If You Think You Find A Mistake on Your Statement

If you think there is an error on your statement, write to us at:

U.S. Bank, P.O. Box 3528, Oshkosh, WI 54903-3528.

In your letter, give us the following information:

- **Account information:** Your name and account number.
- **Dollar Amount:** The dollar amount of the suspected error.
- **Description of problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Reserve Line Balance Computation Method: To determine your Balance Subject to Interest Rate, use the dates and balances provided in the Reserve Line Balance Summary section. The date next to the first Balance Subject to Interest is day one for that balance and is applicable up to (but not including) the date of the next balance (if there is one). We multiply the Balance Subject to Interest by the number of days it is applicable and add them up to get the same number of days in the billing cycle. We then divide the result by the number of billing days in the cycle. This is your Balance Subject to Interest Rate. Any unpaid interest charges and unpaid fees are not included in the Balance Subject to Interest. The ***INTEREST CHARGE*** begins from the date of each advance.

REPORTS TO AND FROM CREDIT BUREAUS FOR RESERVE LINES

We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.

CONSUMER REPORT DISPUTES

We may report information about account activity on consumer and small business deposit accounts and consumer reserve lines to Consumer Reporting Agencies (CRA). As a result, this may prevent you from obtaining services at other financial institutions. If you believe we have inaccurately reported information to a CRA, you may submit a dispute by calling 844.624.8230 or by writing to: U.S. Bank Attn: Consumer Bureau Dispute Handling (CBDH), P.O. Box 3447, Oshkosh, WI 54903-3447. In order for us to assist you with your dispute, you must provide: your name, address and phone number; the account number; the specific information you are disputing; the explanation of why it is incorrect; and any supporting documentation (e.g., affidavit of identity theft), if applicable.



THE ROMAN CATHOLIC BISHOP OF OAKLAND
GENERAL UNRESTRICTED
2121 HARRISON ST STE 100
OAKLAND CA 94612-3788

Business Statement

Account Number

133

Statement Period

Jun 1, 202

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Jun 30, 202

Page 2 of



ANALYZED CHECKING

(CONTINUED)

U.S. Bank National Association

Account Number 133

Other Deposits (continued)

Date	Description of Transaction	Ref Number	Amount
Jun 2	Consolidated Image Check	Deposit 2 Items 0000000000	15,758.40
Jun 5	Electronic Deposit REF=231560103788840N00	From MERCHANT BANKCD G592126793DEPOSIT 496406331884	20.00
Jun 5	Electronic Deposit REF=231560140289070N00	From MERCHANT BANKCD G592126793DEPOSIT 496406331884	20.00
Jun 5	Wire Credit REF019863 ORG=CATHOLIC CHURCH	WELLS SF 230605052463 SUPPORT SERVICES 4750 WILLO	824,096.66
Jun 6	Electronic Deposit REF=231570080441960N00	From MERCHANT BANKCD G592126793DEPOSIT 496406331884	20.00
Jun 6	Wire Credit REF000455 ORG=THE ROMAN CATHOLIC	WELLS SF 230606001353 CEMETERIES OF TH DIOCESE	861,249.30
Jun 8	Electronic Deposit REF=231590021167920N00	From MERCHANT BANKCD G592126793DEPOSIT 496406331884	20.00
Jun 9	Electronic Deposit REF=231600021661450N00	From MERCHANT BANKCD G592126793DEPOSIT 496406331884	45.00
Jun 9	Wire Credit REF017969 ORG=WF EXC RTN TO SNDR	WELLS SF 230609050055 721 WIP MAC F8235-024	14,173.41
Jun 12	Electronic Deposit REF=231630020718000N00	From MERCHANT BANKCD G592126793DEPOSIT 496406331884	660.00
Jun 12	Electronic Deposit REF=231630025494860N00	From MERCHANT BANKCD G592126793DEPOSIT 496406331884	700.00
Jun 13	Electronic Deposit REF=231640070649270N00	From MERCHANT BANKCD G592126793DEPOSIT 496406331884	80.00
Jun 14	Electronic Deposit REF=231650084507480N00	From MERCHANT BANKCD G592126793DEPOSIT 496406331884	20.00
Jun 14	Consolidated Image Check	Deposit 1 Items 0000000000	232,985.70
Jun 15	Electronic Deposit REF=231660027442560N00	From MERCHANT BANKCD G592126793DEPOSIT 496406331884	460.00
Jun 16	Electronic Deposit REF=231670045221410N00	From MERCHANT BANKCD G592126793DEPOSIT 496406331884	340.00
Jun 20	Electronic Deposit REF=231710067804330N00	From MERCHANT BANKCD G592126793DEPOSIT 496406331884	20.00
Jun 20	Electronic Deposit REF=231710073368140N00	From MERCHANT BANKCD G592126793DEPOSIT 496406331884	320.00
Jun 20	Electronic Deposit REF=231710105550890N00	From MERCHANT BANKCD G592126793DEPOSIT 496406331884	320.00
Jun 20	Electronic Deposit REF=231710058550440N00	From MERCHANT BANKCD G592126793DEPOSIT 496406331884	660.00
Jun 20	Consolidated Image Check	Deposit 2 Items 0000000000	5,013.88
Jun 21	Electronic Deposit REF=231720080982630N00	From MERCHANT BANKCD G592126793DEPOSIT 496406331884	100.00
Jun 22	Electronic Deposit REF=231730024831520N00	From MERCHANT BANKCD G592126793DEPOSIT 496406331884	100.00
Jun 22	Consolidated Image Check	Deposit 1 Items 0000000000	31,629.96
Jun 23	Electronic Deposit REF=231740032815900N00	From MERCHANT BANKCD G592126793DEPOSIT 496406331884	420.00
Jun 26	Electronic Deposit REF=231770065649230N00	From MERCHANT BANKCD G592126793DEPOSIT 496406331884	40.00
Jun 26	Electronic Deposit REF=231770044102410N00	From MERCHANT BANKCD G592126793DEPOSIT 496406331884	360.00
Jun 26	Electronic Deposit	From MERCHANT BANKCD	620.00



THE ROMAN CATHOLIC BISHOP OF OAKLAND
GENERAL UNRESTRICTED
2121 HARRISON ST STE 100
OAKLAND CA 94612-3788

Business Statement

Account Number:

1333

Statement Period:

Jun 1, 2023

through

Jun 30, 2023

Page 3 of 3

ANALYZED CHECKING

(CONTINUED)

U.S. Bank National Association

Account Number 1333

Other Deposits (continued)

Date	Description of Transaction	Ref Number	Amount
Jun 27	Electronic Deposit REF=231780096515790N00	From MERCHANT BANKCD G592126793DEPOSIT 496406331884	40.00
Jun 27	Consolidated Image Check	Deposit 1 Items 0000000000	8,560.75
Jun 28	Electronic Deposit REF=231790019447540N00	From MERCHANT BANKCD G592126793DEPOSIT 496406331884	20.00
Jun 29	Electronic Deposit REF=231800076149880N00	From MERCHANT BANKCD G592126793DEPOSIT 496406331884	640.00
Jun 29	Consolidated Image Check	Deposit 1 Items 0000000000	383,485.75
Jun 30	Electronic Deposit REF=231810093876870N00	From MERCHANT BANKCD G592126793DEPOSIT 496406331884	180.00
Jun 30	Consolidated Image Check	Deposit 1 Items 0000000000	1,200.00
Jun 30	Electronic Funds Transfer 6/2/23Deposit	From Account 157536151341 Correction	9,838.00
Total Other Deposits			\$ 2,394,556.81

Other Withdrawals

Date	Description of Transaction	Ref Number	Amount
Jun 5	Electronic Withdrawal REF=231560103790570N00	To MERCHANT BANKCD G592126793DEPOSIT 496406331884	\$ 189.56-
Jun 9	Wire Debit REF004154 BNF=USPS - RCBO ACCOUNT	WELLS SF 230609044745 2121 HARRISON STREET, S	14,173.41-
Jun 14	Analysis Service Charge	1400000000	1,311.67-
Jun 30	Electronic Funds Transfer Bendy Trust	To Account 158300246531	4,853.88-
Jun 30	Electronic Funds Transfer clear 5/15 Payroll	To Account 158300212798 deposit not issued from	250,000.00-
Total Other Withdrawals			\$ 276,528.52-

Balance Summary

Date	Ending Balance	Date	Ending Balance	Date	Ending Balance
Jun 1	565,342.43	Jun 13	2,267,862.23	Jun 23	2,538,940.10
Jun 2	581,140.83	Jun 14	2,499,556.26	Jun 26	2,539,960.10
Jun 5	1,405,087.93	Jun 15	2,500,016.26	Jun 27	2,548,560.85
Jun 6	2,266,357.23	Jun 16	2,500,356.26	Jun 28	2,548,580.85
Jun 8	2,266,377.23	Jun 20	2,506,690.14	Jun 29	2,932,706.60
Jun 9	2,266,422.23	Jun 21	2,506,790.14	Jun 30	2,689,070.72
Jun 12	2,267,782.23	Jun 22	2,538,520.10		

Balances only appear for days reflecting change.



BALANCE YOUR ACCOUNT

To keep track of all your transactions, you should balance your account every month. Please examine this statement immediately. We will assume that the balance and transactions shown are correct unless you notify us of an error.

Outstanding Deposits

DATE	AMOUNT
TOTAL	\$

Outstanding Withdrawals

DATE	AMOUNT
TOTAL	\$

1. List any deposits that do not appear on your statement in the Outstanding Deposits section at the left. Record the total.
2. Check off in your checkbook register all checks, withdrawals (including Debit Card and ATM) and automatic payments that appear on your statement. Withdrawals that are NOT checked off should be recorded in the Outstanding Withdrawals section at the left. Record the total.
3. Enter the ending balance shown on this statement. \$
4. Enter the total deposits recorded in the Outstanding Deposits section. \$
5. Total lines 3 and 4. \$
6. Enter the total withdrawals recorded in the Outstanding Withdrawals section. \$
7. Subtract line 6 from line 5. This is your balance. \$
8. Enter in your register and subtract from your register balance any checks, withdrawals or other debits (including fees, if any) that appear on your statement but have not been recorded in your register.
9. Enter in your register and add to your register balance any deposits or other credits (including interest, if any) that appear in your statement but have not been recorded in your register.
10. The balance in your register should be the same as the balance shown in #7. If it does not match, review and check all figures used, and check the addition and subtraction in your register. If necessary, review and balance your statement from the previous month.

IMPORTANT DISCLOSURES TO OUR CONSUMER CUSTOMERS

In Case of Errors or Questions About Your Checking, Savings, ATM, Debit Card, ACH, Bill Pay and Other Electronic Transfers

If you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt, we must hear from you no later than 60 days* after we sent you the FIRST statement on which the error or problem appeared. Telephone us at the number listed on the front of this statement or write to us at U.S. Bank, EP-MN-WS5D, 60 Livingston Ave., St. Paul, MN 55107.

- Tell us your name and account number.
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, we may take up to 45 days to investigate your complaint. For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint. If we decide to do this we will credit your account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

*Please note: Paper draft and paper check claims must be disputed within 30 days per Your Deposit Account Agreement.

IMPORTANT DISCLOSURES TO OUR BUSINESS CUSTOMERS

Errors related to any transaction on a business account will be governed by any agreement between us and/or all applicable rules and regulations governing such transactions, including the rules of the National Automated Clearing House Association (NACHA Rules) as may be amended from time to time. If you think this statement is wrong, please telephone us at the number listed on the front of this statement immediately.

CONSUMER BILLING RIGHTS SUMMARY REGARDING YOUR RESERVE LINE

What To Do If You Think You Find A Mistake on Your Statement

If you think there is an error on your statement, write to us at:

U.S. Bank, P.O. Box 3528, Oshkosh, WI 54903-3528.

In your letter, give us the following information:

- **Account information:** Your name and account number.
- **Dollar Amount:** The dollar amount of the suspected error.
- **Description of problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors *in writing*. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Reserve Line Balance Computation Method: To determine your **Balance Subject to Interest Rate**, use the dates and balances provided in the Reserve Line Balance Summary section. The date next to the first Balance Subject to Interest is day one for that balance and is applicable up to (but not including) the date of the next balance (if there is one). We multiply the Balance Subject to Interest by the number of days it is applicable and add them up to get the same number of days in the billing cycle. We then divide the result by the number of billing days in the cycle. This is your **Balance Subject to Interest Rate**. Any unpaid interest charges and unpaid fees are not included in the Balance Subject to Interest. The *****INTEREST CHARGE***** begins from the date of each advance.

REPORTS TO AND FROM CREDIT BUREAUS FOR RESERVE LINES

We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.

CONSUMER REPORT DISPUTES

We may report information about account activity on consumer and small business deposit accounts and consumer reserve lines to Consumer Reporting Agencies (CRA). As a result, this may prevent you from obtaining services at other financial institutions. If you believe we have inaccurately reported information to a CRA, you may submit a dispute by calling 844.624.8230 or by writing to: U.S. Bank Attn: Consumer Bureau Dispute Handling (CBDH), P.O. Box 3447, Oshkosh, WI 54903-3447. In order for us to assist you with your dispute, you must provide: your name, address and phone number; the account number; the specific information you are disputing; the explanation of why it is incorrect; and any supporting documentation (e.g., affidavit of identity theft), if applicable.



THE ROMAN CATHOLIC BISHOP OF OAKLAND
BISHOP'S MINISTRIES APPEAL
2121 HARRISON ST STE 100
OAKLAND CA 94612-3788

Business Statement

Account Number

134

Statement Period

Jun 1, 202

through

Jun 30, 202

Page 2 of



ANALYZED CHECKING WITH INTEREST

(CONTINUED)

U.S. Bank National Association

Account Number 134

Other Deposits (continued)

Date	Description of Transaction	Ref Number	Amount
Jun 8	Consolidated Image Check Deposit 3 Items 0000000000		81,495.94
Jun 9	Consolidated Image Check Deposit 1 Items 0000000000		14,508.33
Jun 12	Electronic Deposit REF=231630031653040N00	From 20843 4270465600BB MerchanST-A7L1G7V3K8L5	19,624.22
Jun 16	Consolidated Image Check Deposit 1 Items 0000000000		12,441.00
Jun 20	Consolidated Image Check Deposit 1 Items 0000000000		13,173.93
Jun 21	Electronic Deposit REF=231710190129630N00	From 20843 4270465600BB MerchanST-S6E8L3Q2V4V4	31,863.90
Jun 23	Consolidated Image Check Deposit 1 Items 0000000000		21,210.00
Jun 26	Consolidated Image Check Deposit 1 Items 0000000000		21,413.00
Jun 27	Electronic Deposit REF=231770124349220N00	From 20843 4270465600BB MerchanST-N8W6Q5I5Z3M0	7,237.42
Jun 27	Consolidated Image Check Deposit 1 Items 0000000000		33,990.56
Jun 30	Interest Paid	3000004061	4.73
Jun 30	Consolidated Image Check Deposit 1 Items 0000000000		790.50
Jun 30	Electronic Funds Transfer Gift Stock Donation	From Account 157536151374 from Jennifer Wong	2,933.97
Total Other Deposits			\$ 283,240.08

Other Withdrawals

Date	Description of Transaction	Ref Number	Amount
Jun 14	Analysis Service Charge	1400000000	\$ 671.69-
Jun 20	Deposited Item Returned	1000101608	200.00-
Jun 28	Deposited Item Returned	1000102443	100.00-
Jun 30	Electronic Funds Transfer 6/9/23 Deposit	To Account 157536151374 Correction	4,938.00-
Jun 30	Electronic Funds Transfer 6/2/23 Deposit	To Account 157536151333 Correction	9,838.00-
Total Other Withdrawals			\$ 15,747.69-

Balance Summary

Date	Ending Balance	Date	Ending Balance	Date	Ending Balance
Jun 2	1,030,526.82	Jun 14	1,158,198.20	Jun 26	1,258,100.03
Jun 5	1,043,241.40	Jun 16	1,170,639.20	Jun 27	1,299,328.01
Jun 8	1,124,737.34	Jun 20	1,183,613.13	Jun 28	1,299,228.01
Jun 9	1,139,245.67	Jun 21	1,215,477.03	Jun 30	1,288,181.21
Jun 12	1,158,869.89	Jun 23	1,236,687.03		

Balances only appear for days reflecting change.

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P.O. Box 1800
Saint Paul, Minnesota 55101-0800

3961 TRN 6480 S Y ST01

Business Statement

Account Number

13

Statement Period

Jun 1, 20

thru

Jun 30, 20

Page 1 of



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THE ROMAN CATHOLIC BISHOP OF OAKLAND
EMPLOYEE HEALTH BENEFITS INSURANCE
2121 HARRISON ST STE 100
OAKLAND CA 94612-3788



To Contact U.S. Bank

Commercial Customer

Service:

800-285-75

U.S. Bank accepts Relay Calls

Internet:

usbank.cc

INFORMATION YOU SHOULD KNOW

Effective August 14, 2023, important updates will be made to the *Your Deposit Account Agreement* document which may affect your rights. The changes are generally described below, but you should review the changes in their entirety.

Beginning July 10, 2023, you can review and download the full revised disclosure at usbank.com/YDAA or you may also call your customer service team at the phone number listed at the top of this statement.

Here's what you should know:

- Updated section title from Electronic Banking Agreement to Electronic Fund Transfers, for Consumer Customers and Business Customers.
- For all references to the Returned Deposited and Cashed Items, updated title to Returned Deposited Items for Business Accounts Only. The Returned Deposited Item Fee or Cashed Check Fee was removed for consumer only on February 13, 2023 and will no longer be charged.
- Moved Real Time Payment/Prohibition on Foreign Payments section to the U.S. Bank *Digital Services Agreement* (DSA). You can view the DSA online at usbank.com/dsa.
- Under the Changes to Our Agreement with You section, added additional detail to include changing and/or adding terms to the agreement and added details regarding Resolution of Disputes by Arbitration.
- Under the Levies, Garnishments and Other Legal Process section, updated our garnishment terms.
- Under Resolution of Disputes by Arbitration section, removed references to JAMS and added additional information regarding Small Claims Jurisdiction and Arbitration Procedures and Arbitration Costs.
- Under Terms Applicable to All Accounts section, added a sub-section titled Litigation Class Action Waiver.
- Under Longer Delays May Apply section, added a sub-section titled Large Deposits.
- Under Electronic Fund Transfers for Consumer and Business Customers sections, added sub-section titled Virtual Debit Card.
- Removed the Minnesota Liability Disclosure.
- Under Electronic Fund Transfers for Consumer and Business Customers sections, added clarification to refer to the *Digital Services Agreement*.

If you have questions or need to request a copy of the current *Your Deposit Account Agreement*, visit usbank.com/tmtermsandconditions or please call your customer service team at the phone number listed at the top of this statement.

ANALYZED CHECKING

U.S. Bank National Association

Member FDIC

Account Number 13

Account Summary

	# Items		
Beginning Balance on Jun 1		\$	2,923,262.30
Customer Deposits	1		123,930.91
Other Deposits	12		1,467,470.94
Other Withdrawals	2		1,495,224.86
Ending Balance on Jun 30, 2023		\$	3,019,439.29

Customer Deposits

Number	Date	Ref Number	Amount
	Jun 2	9214581805	123,930.91

Case: 23-40523 Doc# 303 Filed: 07/31/23 Entered: 07/31/23 12:07:00 Page 42 of

97

Total Customer Deposits

\$

123,930.91



BALANCE YOUR ACCOUNT

To keep track of all your transactions, you should balance your account every month. Please examine this statement immediately. We will assume that the balance and transactions shown are correct unless you notify us of an error.

Outstanding Deposits

DATE	AMOUNT
TOTAL	\$

Outstanding Withdrawals

DATE	AMOUNT
TOTAL	\$

1. List any deposits that do not appear on your statement in the Outstanding Deposits section at the left. Record the total.
2. Check off in your checkbook register all checks, withdrawals (including Debit Card and ATM) and automatic payments that appear on your statement. Withdrawals that are NOT checked off should be recorded in the Outstanding Withdrawals section at the left. Record the total.
3. Enter the ending balance shown on this statement. \$
4. Enter the total deposits recorded in the Outstanding Deposits section. \$
5. Total lines 3 and 4. \$
6. Enter the total withdrawals recorded in the Outstanding Withdrawals section. \$
7. Subtract line 6 from line 5. This is your balance. \$
8. Enter in your register and subtract from your register balance any checks, withdrawals or other debits (including fees, if any) that appear on your statement but have not been recorded in your register.
9. Enter in your register and add to your register balance any deposits or other credits (including interest, if any) that appear in your statement but have not been recorded in your register.
10. The balance in your register should be the same as the balance shown in #7. If it does not match, review and check all figures used, and check the addition and subtraction in your register. If necessary, review and balance your statement from the previous month.

IMPORTANT DISCLOSURES TO OUR CONSUMER CUSTOMERS

In Case of Errors or Questions About Your Checking, Savings, ATM, Debit Card, ACH, Bill Pay and Other Electronic Transfers

If you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt, we must hear from you no later than 60 days* after we sent you the FIRST statement on which the error or problem appeared. Telephone us at the number listed on the front of this statement or write to us at U.S. Bank, EP-MN-WS5D, 60 Livingston Ave., St. Paul, MN 55107.

- Tell us your name and account number.
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, we may take up to 45 days to investigate your complaint. For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint. If we decide to do this we will credit your account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

*Please note: Paper draft and paper check claims must be disputed within 30 days per Your Deposit Account Agreement.

IMPORTANT DISCLOSURES TO OUR BUSINESS CUSTOMERS

Errors related to any transaction on a business account will be governed by any agreement between us and/or all applicable rules and regulations governing such transactions, including the rules of the National Automated Clearing House Association (NACHA Rules) as may be amended from time to time. If you think this statement is wrong, please telephone us at the number listed on the front of this statement immediately.

CONSUMER BILLING RIGHTS SUMMARY REGARDING YOUR RESERVE LINE

What To Do If You Think You Find A Mistake on Your Statement

If you think there is an error on your statement, write to us at:

U.S. Bank, P.O. Box 3528, Oshkosh, WI 54903-3528.

In your letter, give us the following information:

- **Account information:** Your name and account number.
- **Dollar Amount:** The dollar amount of the suspected error.
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While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Reserve Line Balance Computation Method: To determine your **Balance Subject to Interest Rate**, use the dates and balances provided in the Reserve Line Balance Summary section. The date next to the first Balance Subject to Interest is day one for that balance and is applicable up to (but not including) the date of the next balance (if there is one). We multiply the Balance Subject to Interest by the number of days it is applicable and add them up to get the same number of days in the billing cycle. We then divide the result by the number of billing days in the cycle. This is your **Balance Subject to Interest Rate**. Any unpaid interest charges and unpaid fees are not included in the Balance Subject to Interest. The ***INTEREST CHARGE*** begins from the date of each advance.

REPORTS TO AND FROM CREDIT BUREAUS FOR RESERVE LINES

We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.

CONSUMER REPORT DISPUTES

We may report information about account activity on consumer and small business deposit accounts and consumer reserve lines to Consumer Reporting Agencies (CRA). As a result, this may prevent you from obtaining services at other financial institutions. If you believe we have inaccurately reported information to a CRA, you may submit a dispute by calling 844.624.8230 or by writing to: U.S. Bank Attn: Consumer Bureau Dispute Handling (CBDH), P.O. Box 3447, Oshkosh, WI 54903-3447. In order for us to assist you with your dispute, you must provide: your name, address and phone number; the account number; the specific information you are disputing; the explanation of why it is incorrect; and any supporting documentation (e.g., affidavit of identity theft), if applicable.





THE ROMAN CATHOLIC BISHOP OF OAKLAND
EMPLOYEE HEALTH BENEFITS INSURANCE
2121 HARRISON ST STE 100
OAKLAND CA 94612-3788

Business Statement

Account Number

135

Statement Period

Jun 1, 202

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Jun 30, 202

Page 2 of



ANALYZED CHECKING

U.S. Bank National Association

(CONTINUED)

Account Number 135

Other Deposits

Date	Description of Transaction	Ref Number	Amount
Jun 12	Wholesale Lockbox Deposit	Location/Ser#0000045889	8015211799 \$ 18,094.58
Jun 13	Wholesale Lockbox Deposit	Location/Ser#0000045889	8314672609 268,237.33
Jun 14	Wholesale Lockbox Deposit	Location/Ser#0000045889	8613407965 33,638.99
Jun 15	Wholesale Lockbox Deposit	Location/Ser#0000045889	8912990953 17,981.56
Jun 16	Wholesale Lockbox Deposit	Location/Ser#0000045889	9213340966 49,167.95
Jun 20	Wholesale Lockbox Deposit	Location/Ser#0000045889	8314565653 19,715.76
Jun 20	Consolidated Image Check	Deposit 1 Items 0000000000	902,297.21
Jun 21	Wholesale Lockbox Deposit	Location/Ser#0000045889	8615271721 40,137.33
Jun 23	Wholesale Lockbox Deposit	Location/Ser#0000045889	9212454938 16,141.13
Jun 26	Wholesale Lockbox Deposit	Location/Ser#0000045889	8014034531 14,856.45
Jun 30	Wholesale Lockbox Deposit	Location/Ser#0000045889	9213108142 39,567.95
Jun 30	Wholesale Lockbox Deposit	Location/Ser#0000045889	9212516183 47,634.70
Total Other Deposits			\$ 1,467,470.94

Other Withdrawals

Date	Description of Transaction	Ref Number	Amount
Jun 14	Analysis Service Charge	1400000000	\$ 967.13-
Jun 29	Electronic Funds Transfer	To Account 158300212798	1,494,257.73-
Total Other Withdrawals			\$ 1,495,224.86-

Balance Summary

Date	Ending Balance	Date	Ending Balance	Date	Ending Balance
Jun 2	3,047,193.21	Jun 15	3,384,178.54	Jun 23	4,411,637.92
Jun 12	3,065,287.79	Jun 16	3,433,346.49	Jun 26	4,426,494.37
Jun 13	3,333,525.12	Jun 20	4,355,359.46	Jun 29	2,932,236.64
Jun 14	3,366,196.98	Jun 21	4,395,496.79	Jun 30	3,019,439.29

Balances only appear for days reflecting change.

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P.O. Box 1800
Saint Paul, Minnesota 55101-0800

3961 TRN 6480 S Y ST01

Business Statement

Account Number

13

Statement Period

Jun 1, 20

thru

Jun 30, 20

Page 1 of



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THE ROMAN CATHOLIC BISHOP OF OAKLAND
PACKAGE & WORKERS' COMPENSATION INSURANCE
2121 HARRISON ST STE 100
OAKLAND CA 94612-3788



To Contact U.S. Bank

Commercial Customer

Service:

800-285-75

U.S. Bank accepts Relay Calls

Internet:

usbank.com

INFORMATION YOU SHOULD KNOW

Effective August 14, 2023, important updates will be made to the *Your Deposit Account Agreement* document which may affect your rights. The changes are generally described below, but you should review the changes in their entirety.

Beginning July 10, 2023, you can review and download the full revised disclosure at usbank.com/YDAA or you may also call your customer service team at the phone number listed at the top of this statement.

Here's what you should know:

- Updated section title from Electronic Banking Agreement to Electronic Fund Transfers, for Consumer Customers and Business Customers.
- For all references to the Returned Deposited and Cashed Items, updated title to Returned Deposited Items for Business Accounts Only. The Returned Deposited Item Fee or Cashed Check Fee was removed for consumer only on February 13, 2023 and will no longer be charged.
- Moved Real Time Payment/Prohibition on Foreign Payments section to the U.S. Bank *Digital Services Agreement* (DSA). You can view the DSA online at usbank.com/dsa.
- Under the Changes to Our Agreement with You section, added additional detail to include changing and/or adding terms to the agreement and added details regarding Resolution of Disputes by Arbitration.
- Under the Levies, Garnishments and Other Legal Process section, updated our garnishment terms.
- Under Resolution of Disputes by Arbitration section, removed references to JAMS and added additional information regarding Small Claims Jurisdiction and Arbitration Procedures and Arbitration Costs.
- Under Terms Applicable to All Accounts section, added a sub-section titled Litigation Class Action Waiver.
- Under Longer Delays May Apply section, added a sub-section titled Large Deposits.
- Under Electronic Fund Transfers for Consumer and Business Customers sections, added sub-section titled Virtual Debit Card.
- Removed the Minnesota Liability Disclosure.
- Under Electronic Fund Transfers for Consumer and Business Customers sections, added clarification to refer to the *Digital Services Agreement*.

If you have questions or need to request a copy of the current *Your Deposit Account Agreement*, visit usbank.com/tmtermsandconditions or please call your customer service team at the phone number listed at the top of this statement.

ANALYZED CHECKING

U.S. Bank National Association

Member FDIC

Account Number 13

Account Summary

	# Items		
Beginning Balance on Jun 1		\$	4,183,623.78
Other Deposits	5		1,371,915.80
Other Withdrawals	5		498,241.62-
Ending Balance on Jun 30, 2023		\$	5,057,297.96

Other Deposits

Date	Description of Transaction	Ref Number	Amount
Jun 13	Consolidated Image Check	Deposit 1 Items 0000000000	\$ 217,775.34
Jun 14	Consolidated Image Check	Deposit 1 Items 0000000000	375,817.00



BALANCE YOUR ACCOUNT

To keep track of all your transactions, you should balance your account every month. Please examine this statement immediately. We will assume that the balance and transactions shown are correct unless you notify us of an error.

Outstanding Deposits

DATE	AMOUNT
TOTAL	\$

Outstanding Withdrawals

DATE	AMOUNT
TOTAL	\$

- List any deposits that do not appear on your statement in the Outstanding Deposits section at the left. Record the total.
- Check off in your checkbook register all checks, withdrawals (including Debit Card and ATM) and automatic payments that appear on your statement. Withdrawals that are NOT checked off should be recorded in the Outstanding Withdrawals section at the left. Record the total.
- Enter the ending balance shown on this statement. \$
- Enter the total deposits recorded in the Outstanding Deposits section. \$
- Total lines 3 and 4. \$
- Enter the total withdrawals recorded in the Outstanding Withdrawals section. \$
- Subtract line 6 from line 5. This is your balance. \$
- Enter in your register and subtract from your register balance any checks, withdrawals or other debits (including fees, if any) that appear on your statement but have not been recorded in your register.
- Enter in your register and add to your register balance any deposits or other credits (including interest, if any) that appear in your statement but have not been recorded in your register.
- The balance in your register should be the same as the balance shown in #7. If it does not match, review and check all figures used, and check the addition and subtraction in your register. If necessary, review and balance your statement from the previous month.

IMPORTANT DISCLOSURES TO OUR CONSUMER CUSTOMERS

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- Tell us your name and account number.
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- Tell us the dollar amount of the suspected error.

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*Please note: Paper draft and paper check claims must be disputed within 30 days per Your Deposit Account Agreement.

IMPORTANT DISCLOSURES TO OUR BUSINESS CUSTOMERS

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CONSUMER BILLING RIGHTS SUMMARY REGARDING YOUR RESERVE LINE

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- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

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REPORTS TO AND FROM CREDIT BUREAUS FOR RESERVE LINES

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CONSUMER REPORT DISPUTES

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THE ROMAN CATHOLIC BISHOP OF OAKLAND
PACKAGE & WORKERS' COMPENSATION INSURANCE
2121 HARRISON ST STE 100
OAKLAND CA 94612-3788

Business Statement

Account Number

136

Statement Period

Jun 1, 202

through

Jun 30, 202

Page 2 of



ANALYZED CHECKING

(CONTINUED)

U.S. Bank National Association

Account Number 136

Other Deposits (continued)

Date	Description of Transaction	Ref Number	Amount
Jun 20	Consolidated Image Check Deposit 1 Items 0000000000		89,500.00
Jun 21	Consolidated Image Check Deposit 1 Items 0000000000		523,068.97
Jun 29	Consolidated Image Check Deposit 1 Items 0000000000		165,754.49
Total Other Deposits			\$ 1,371,915.80

Other Withdrawals

Date	Description of Transaction	Ref Number	Amount
Jun 2	Wire Debit REF003110 BNF=BANKDIRECT CAPITAL	TEXAS CAPITAL BANK 230602032574 FINANCE, LLC	\$ 286,672.83-
Jun 14	Analysis Service Charge	1400000000	485.44-
Jun 23	Wire Debit REF000561 BNF=GALLAGHER BASSETT	CITIBANK OF NEW YO 230623007812 SERVICES NEW YORK NY	59,464.82-
Jun 23	Wire Debit REF000553 BNF=GALLAGHER BASSETT	CITIBANK OF NEW YO 230623007813 SERVICES	66,057.15-
Jun 23	Wire Debit REF000682 BNF=METLIFE	JPMCHASE NYC 230623007814 INSTITUTIONAL BUSINESS NEW YORK NY	85,561.38-
Total Other Withdrawals			\$ 498,241.62-

Balance Summary

Date	Ending Balance	Date	Ending Balance	Date	Ending Balance
Jun 2	3,896,950.95	Jun 20	4,579,557.85	Jun 23	4,891,543.47
Jun 13	4,114,726.29	Jun 21	5,102,626.82	Jun 29	5,057,297.96
Jun 14	4,490,057.85				

Balances only appear for days reflecting change.

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P.O. Box 1800
Saint Paul, Minnesota 55101-0800

3961 TRN 6480 S Y ST01

Business Statement

Account Number

13

Statement Period

Jun 1, 20

thru

Jun 30, 20

Page 1 of



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THE ROMAN CATHOLIC BISHOP OF OAKLAND

HELD IN TRUST

2121 HARRISON ST STE 100

OAKLAND CA 94612-3788



To Contact U.S. Bank

Commercial Customer

Service:

800-285-75

U.S. Bank accepts Relay Calls

Internet:

usbank.cc

INFORMATION YOU SHOULD KNOW

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Here's what you should know:

- Updated section title from Electronic Banking Agreement to Electronic Fund Transfers, for Consumer Customers and Business Customers.
- For all references to the Returned Deposited and Cashed Items, updated title to Returned Deposited Items for Business Accounts Only. The Returned Deposited Item Fee or Cashed Check Fee was removed for consumer only on February 13, 2023 and will no longer be charged.
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- Under the Changes to Our Agreement with You section, added additional detail to include changing and/or adding terms to the agreement and added details regarding Resolution of Disputes by Arbitration.
- Under the Levies, Garnishments and Other Legal Process section, updated our garnishment terms.
- Under Resolution of Disputes by Arbitration section, removed references to JAMS and added additional information regarding Small Claims Jurisdiction and Arbitration Procedures and Arbitration Costs.
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- Removed the Minnesota Liability Disclosure.
- Under Electronic Fund Transfers for Consumer and Business Customers sections, added clarification to refer to the *Digital Services Agreement*.

If you have questions or need to request a copy of the current *Your Deposit Account Agreement*, visit usbank.com/termsandconditions or please call your customer service team at the phone number listed at the top of this statement.

ANALYZED CHECKING

U.S. Bank National Association

Member FDIC

Account Number 13

Account Summary

	# Items		
Beginning Balance on Jun 1		\$	1,559,081.81
Other Deposits	16		132,788.37
Other Withdrawals	2		3,481.54-
Checks Paid	2		1,640.00-
Ending Balance on Jun 30, 2023		\$	1,686,748.64

Other Deposits

Date	Description of Transaction	Ref Number	Amount
Jun 2	Wire Credit REF010703	WELLS SF 230602024713	\$ 12,280.00

Case 2:23-cv-00523 Doc# 303 Filed 07/31/23 Entered: 07/31/23 12:07:00 Page 50 of 97



BALANCE YOUR ACCOUNT

To keep track of all your transactions, you should balance your account every month. Please examine this statement immediately. We will assume that the balance and transactions shown are correct unless you notify us of an error.

Outstanding Deposits

DATE	AMOUNT
TOTAL	\$

Outstanding Withdrawals

DATE	AMOUNT
TOTAL	\$

1. List any deposits that do not appear on your statement in the Outstanding Deposits section at the left. Record the total.
2. Check off in your checkbook register all checks, withdrawals (including Debit Card and ATM) and automatic payments that appear on your statement. Withdrawals that are NOT checked off should be recorded in the Outstanding Withdrawals section at the left. Record the total.
3. Enter the ending balance shown on this statement. \$
4. Enter the total deposits recorded in the Outstanding Deposits section. \$
5. Total lines 3 and 4. \$
6. Enter the total withdrawals recorded in the Outstanding Withdrawals section. \$
7. Subtract line 6 from line 5. This is your balance. \$
8. Enter in your register and subtract from your register balance any checks, withdrawals or other debits (including fees, if any) that appear on your statement but have not been recorded in your register.
9. Enter in your register and add to your register balance any deposits or other credits (including interest, if any) that appear in your statement but have not been recorded in your register.
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IMPORTANT DISCLOSURES TO OUR CONSUMER CUSTOMERS

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- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

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REPORTS TO AND FROM CREDIT BUREAUS FOR RESERVE LINES

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CONSUMER REPORT DISPUTES

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THE ROMAN CATHOLIC BISHOP OF OAKLAND
HELD IN TRUST
2121 HARRISON ST STE 100
OAKLAND CA 94612-3788

Business Statement

Account Number

137

Statement Period

Jun 1, 202

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Jun 30, 202

Page 2 of



ANALYZED CHECKING

(CONTINUED)

U.S. Bank National Association

Account Number 137

Other Deposits (continued)

Date	Description of Transaction	Ref Number	Amount
Jun 5	Electronic Deposit REF=231560115006420N00	From 20843-2 4270465600BB MerchanST-W8J8E6O5R5B2	640.95
Jun 5	Electronic Deposit REF=231560115004240N00	From 20843-4 4270465600BB MerchanST-I4R6Z6R0R9O9	4,445.03
Jun 12	Electronic Deposit REF=231630031653390N00	From 20843-2 4270465600BB MerchanST-Y4E6E5N7Z4N2	134.69
Jun 12	Electronic Deposit REF=231630031660060N00	From 20843-4 4270465600BB MerchanST-V9N2M2P7A7W7	2,731.29
Jun 15	Consolidated Image Check	Deposit 1 Items 0000000000	62,117.50
Jun 16	Consolidated Image Check	Deposit 1 Items 0000000000	1,050.00
Jun 20	Wire Credit REF005418 ORG=ROMAN CATHOLIC	WELLS SF 230620007585 BISHOP OF OAKLA 2121 HARRISO	7,100.78
Jun 21	Electronic Deposit REF=231710190127130N00	From 20843-4 4270465600BB MerchanST-Y8S0P3B8U3S3	2,820.20
Jun 22	Consolidated Image Check	Deposit 1 Items 0000000000	15,713.90
Jun 27	Consolidated Image Check	Deposit 1 Items 0000000000	500.00
Jun 27	Electronic Deposit REF=231770124349330N00	From 20843-2 4270465600BB MerchanST-I6Z4S6P0B5B9	961.94
Jun 27	Electronic Deposit REF=231770124349240N00	From 20843-4 4270465600BB MerchanST-C3R1Z5V8G9M7	10,971.77
Jun 30	Electronic Funds Transfer BBMS 5/10/23	From Account 158300212798	2,322.32
Jun 30	Electronic Funds Transfer January to May 2023	From Account 158300212798 Donations to Carmelites	4,060.00
Jun 30	Electronic Funds Transfer 6/9/23 Deposit	From Account 157536151341 Correction	4,938.00
Total Other Deposits			\$ 132,788.37

Other Withdrawals

Date	Description of Transaction	Ref Number	Amount
Jun 14	Analysis Service Charge	1400000000	\$ 547.57-
Jun 30	Electronic Funds Transfer Gift Stock Donation	To Account 157536151341 from Jennifer Wong	2,933.97-
Total Other Withdrawals			\$ 3,481.54-

Checks Presented Conventionally

Check	Date	Ref Number	Amount	Check	Date	Ref Number	Amount
1039	Jun 29	8914109307	650.00	1045*	Jun 30	9214835836	990.00

* Gap in check sequence

Conventional Checks Paid (2) \$ 1,640.00-

Balance Summary

Date	Ending Balance	Date	Ending Balance	Date	Ending Balance
Jun 2	1,571,361.81	Jun 15	1,640,883.70	Jun 22	1,667,568.58
Jun 5	1,576,447.79	Jun 16	1,641,933.70	Jun 27	1,680,002.29
Jun 12	1,579,313.77	Jun 20	1,649,034.48	Jun 29	1,679,352.29
Jun 14	1,578,766.20	Jun 21	1,651,854.68	Jun 30	1,686,748.64

Balances only appear for days reflecting change.

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P.O. Box 1800
Saint Paul, Minnesota 55101-0800

3961 TRN 6480 S Y ST01

Business Statement

Account Number

13

Statement Period

Jun 1, 20

through

Jun 30, 20

Page 1 of



000069114 01 AB 0.507 000638507974454 P Y
THE ROMAN CATHOLIC BISHOP OF OAKLAND
UTILITIES "ADEQUATE ASSURANCE"
2121 HARRISON ST STE 100
OAKLAND CA 94612-3788



To Contact U.S. Bank

Commercial Customer

Service:

800-285-75

U.S. Bank accepts Relay Calls

Internet:

usbank.cc

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ANALYZED CHECKING

U.S. Bank National Association

Account Summary

	# Items		
Beginning Balance on Jun 1		\$	3,812.00
Other Withdrawals	1		501.64-
Ending Balance on Jun 30, 2023		\$	3,310.36

Other Withdrawals

Date	Description of Transaction	Ref Number	Amount
Jun 14	Analysis Service Charge	1400000000	\$ 501.64-
Total Other Withdrawals			\$ 501.64-

Member FDIC

Account Number 131



BALANCE YOUR ACCOUNT

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Outstanding Deposits

DATE	AMOUNT
TOTAL	\$

Outstanding Withdrawals

DATE	AMOUNT
TOTAL	\$

1. List any deposits that do not appear on your statement in the Outstanding Deposits section at the left. Record the total.
2. Check off in your checkbook register all checks, withdrawals (including Debit Card and ATM) and automatic payments that appear on your statement. Withdrawals that are NOT checked off should be recorded in the Outstanding Withdrawals section at the left. Record the total.
3. Enter the ending balance shown on this statement. \$
4. Enter the total deposits recorded in the Outstanding Deposits section. \$
5. Total lines 3 and 4. \$
6. Enter the total withdrawals recorded in the Outstanding Withdrawals section. \$
7. Subtract line 6 from line 5. This is your balance. \$
8. Enter in your register and subtract from your register balance any checks, withdrawals or other debits (including fees, if any) that appear on your statement but have not been recorded in your register.
9. Enter in your register and add to your register balance any deposits or other credits (including interest, if any) that appear in your statement but have not been recorded in your register.
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- Tell us your name and account number.
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

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- We can apply any unpaid amount against your credit limit.

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THE ROMAN CATHOLIC BISHOP OF OAKLAND
UTILITIES "ADEQUATE ASSURANCE"
2121 HARRISON ST STE 100
OAKLAND CA 94612-3788

Business Statement

Account Number

██████████138

Statement Period

Jun 1, 202

throug

Jun 30, 202

Page 2 of



ANALYZED CHECKING

U.S. Bank National Association

Balance Summary

<u>Date</u>	<u>Ending Balance</u>
Jun 14	3,310.36

(CONTINUED

Account Number ██████████138

Balances only appear for days reflecting change.

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P.O. Box 1800
Saint Paul, Minnesota 55101-0800

3961 TRN S Y ST01



000069118 01 AB 0.507 000638507974458 P Y
THE ROMAN CATHOLIC BISHOP OF OAKLAND
PAROCHIAL FUND LOAN
2121 HARRISON ST STE 100
OAKLAND CA 94612-3788

Business Statement

Account Number

139

Statement Period

Jun 1, 2023

through

Jun 30, 2023

Page 1 of 1



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Commercial Customer

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800-285-75

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usbank.co

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ANALYZED CHECKING WITH INTEREST

U.S. Bank National Association

Account Summary

Member FDI
Account Number 139

	# Items				
Beginning Balance on Jun 1		\$	22,536,988.60	Interest Paid this Year	\$ 92,676.67
Other Deposits	1		55,632.07	Number of Days in Statement Period	30
Other Withdrawals	1		3,474.08-		
Ending Balance on Jun 30, 2023		\$	22,589,146.59		

Other Deposits

Date	Description of Transaction	Ref Number	Amount
Jun 30	Interest Paid	3000004062	\$ 55,632.07

Case: 23-40523 Doc# 303 Filed: 07/31/23 Entered: 07/31/23 12:07:00 Page 58 of 97



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Outstanding Deposits

DATE	AMOUNT
TOTAL	\$

Outstanding Withdrawals

DATE	AMOUNT
TOTAL	\$

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THE ROMAN CATHOLIC BISHOP OF OAKLAND
PAROCHIAL FUND LOAN
2121 HARRISON ST STE 100
OAKLAND CA 94612-3788

Business Statement

Account Number

139

Statement Period

Jun 1, 202

through

Jun 30, 202

Page 2 of



ANALYZED CHECKING WITH INTEREST

(CONTINUED)

U.S. Bank National Association

Account Number 139

Other Withdrawals

Date	Description of Transaction	Ref Number	Amount
Jun 14	Analysis Service Charge	1400000000	\$ 3,474.08-
Total Other Withdrawals			\$ 3,474.08-

Balance Summary

Date	Ending Balance	Date	Ending Balance
Jun 14	22,533,514.52	Jun 30	22,589,146.59

Balances only appear for days reflecting change.



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P.O. Box 1800
Saint Paul, Minnesota 55101-0800

3961 TRN S Y ST01



000069121 01 AB 0.507 000638507974461 P Y
THE ROMAN CATHOLIC BISHOP OF OAKLAND
REAL ESTATE SALES
2121 HARRISON ST STE 100
OAKLAND CA 94612-3788

Business Statement

Account Number

14

Statement Period

Jun 1, 20

thru

Jun 30, 20

Page 1 of



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800-285-75

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Internet:

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ANALYZED CHECKING WITH INTEREST

U.S. Bank National Association

Account Summary

Member FDIC

Account Number 14

	# Items				
Beginning Balance on Jun 1		\$	9,961.19	Interest Paid this Year	\$ 41.06
Other Deposits	1		23.87	Number of Days in Statement Period	30
Other Withdrawals	1		513.74-		
Ending Balance on Jun 30, 2023		\$	9,471.32		

Other Deposits

Date	Description of Transaction	Ref Number	Amount
Jun 30	Interest Paid	3000004063	\$ 23.87

Total Other Deposits \$ 23.87



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Outstanding Deposits

DATE	AMOUNT
TOTAL	\$

Outstanding Withdrawals

DATE	AMOUNT
TOTAL	\$

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Reserve Line Balance Computation Method: To determine your **Balance Subject to Interest Rate**, use the dates and balances provided in the Reserve Line Balance Summary section. The date next to the first Balance Subject to Interest is day one for that balance and is applicable up to (but not including) the date of the next balance (if there is one). We multiply the Balance Subject to Interest by the number of days it is applicable and add them up to get the same number of days in the billing cycle. We then divide the result by the number of billing days in the cycle. This is your **Balance Subject to Interest Rate**. Any unpaid interest charges and unpaid fees are not included in the Balance Subject to Interest. The *****INTEREST CHARGE***** begins from the date of each advance.

REPORTS TO AND FROM CREDIT BUREAUS FOR RESERVE LINES

We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.

CONSUMER REPORT DISPUTES

We may report information about account activity on consumer and small business deposit accounts and consumer reserve lines to Consumer Reporting Agencies (CRA). As a result, this may prevent you from obtaining services at other financial institutions. If you believe we have inaccurately reported information to a CRA, you may submit a dispute by calling 844.624.8230 or by writing to: U.S. Bank Attn: Consumer Bureau Dispute Handling (CBDH), P.O. Box 3447, Oshkosh, WI 54903-3447. In order for us to assist you with your dispute, you must provide: your name, address and phone number; the account number; the specific information you are disputing; the explanation of why it is incorrect; and any supporting documentation (e.g., affidavit of identity theft), if applicable.



THE ROMAN CATHOLIC BISHOP OF OAKLAND
REAL ESTATE SALES
2121 HARRISON ST STE 100
OAKLAND CA 94612-3788

Business Statement

Account Number

140

Statement Period

Jun 1, 202

through

Jun 30, 202

Page 2 of



ANALYZED CHECKING WITH INTEREST

(CONTINUED)

U.S. Bank National Association

Account Number 140

Other Withdrawals

<u>Date</u>	<u>Description of Transaction</u>	<u>Ref Number</u>	<u>Amount</u>
Jun 14	Analysis Service Charge	1400000000	\$ 513.74-
Total Other Withdrawals			\$ 513.74-

Balance Summary

<u>Date</u>	<u>Ending Balance</u>	<u>Date</u>	<u>Ending Balance</u>
Jun 14	9,447.45	Jun 30	9,471.32

Balances only appear for days reflecting change.

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P.O. Box 1800
Saint Paul, Minnesota 55101-0800

3961 TRN 6480 S Y ST01



000069124 01 AB 0.507 000638507974464 P Y
THE ROMAN CATHOLIC BISHOP OF OAKLAND
ENDOWMENT FUNDS
2121 HARRISON ST STE 100
OAKLAND CA 94612-3788

Business Statement

Account Number

14

Statement Period

Jun 1, 20

thru

Jun 30, 20

Page 1 of



To Contact U.S. Bank

Commercial Customer

Service:

800-285-75

U.S. Bank accepts Relay Calls

Internet:

usbank.com

INFORMATION YOU SHOULD KNOW

Effective August 14, 2023, important updates will be made to the *Your Deposit Account Agreement* document which may affect your rights. The changes are generally described below, but you should review the changes in their entirety.

Beginning July 10, 2023, you can review and download the full revised disclosure at usbank.com/YDAA or you may also call your customer service team at the phone number listed at the top of this statement.

Here's what you should know:

- Updated section title from Electronic Banking Agreement to Electronic Fund Transfers, for Consumer Customers and Business Customers.
- For all references to the Returned Deposited and Cashed Items, updated title to Returned Deposited Items for Business Accounts Only. The Returned Deposited Item Fee or Cashed Check Fee was removed for consumer only on February 13, 2023 and will no longer be charged.
- Moved Real Time Payment/Prohibition on Foreign Payments section to the U.S. Bank *Digital Services Agreement* (DSA). You can view the DSA online at usbank.com/dsa.
- Under the Changes to Our Agreement with You section, added additional detail to include changing and/or adding terms to the agreement and added details regarding Resolution of Disputes by Arbitration.
- Under the Levies, Garnishments and Other Legal Process section, updated our garnishment terms.
- Under Resolution of Disputes by Arbitration section, removed references to JAMS and added additional information regarding Small Claims Jurisdiction and Arbitration Procedures and Arbitration Costs.
- Under Terms Applicable to All Accounts section, added a sub-section titled Litigation Class Action Waiver.
- Under Longer Delays May Apply section, added a sub-section titled Large Deposits.
- Under Electronic Fund Transfers for Consumer and Business Customers sections, added sub-section titled Virtual Debit Card.
- Removed the Minnesota Liability Disclosure.
- Under Electronic Fund Transfers for Consumer and Business Customers sections, added clarification to refer to the *Digital Services Agreement*.

If you have questions or need to request a copy of the current *Your Deposit Account Agreement*, visit usbank.com/tmtermsandconditions or please call your customer service team at the phone number listed at the top of this statement.

ANALYZED CHECKING WITH INTEREST

U.S. Bank National Association

Member FD
Account Number 14

Account Summary

	# Items				
Beginning Balance on Jun 1		\$	2,462,566.14	Interest Paid this Year	\$ 10,329.51
Other Deposits	2		13,631.91	Number of Days in Statement Period	30
Other Withdrawals	1		699.12		
Ending Balance on Jun 30, 2023		\$	2,475,498.93		

Other Deposits

Date	Description of Transaction	Ref Number	Amount
Jun 28	Wire Credit REF013855 ORG=PRINCIPAL BANK PCS FUNDING ACCOUNT	WELLS SF 230628030154	\$ 7,551.7

Case: 23-40523 Doc# 303 Filed: 07/31/23 Entered: 07/31/23 12:07:00 Page 66 of 97



BALANCE YOUR ACCOUNT

To keep track of all your transactions, you should balance your account every month. Please examine this statement immediately. We will assume that the balance and transactions shown are correct unless you notify us of an error.

Outstanding Deposits

DATE	AMOUNT
TOTAL	\$

Outstanding Withdrawals

DATE	AMOUNT
TOTAL	\$

1. List any deposits that do not appear on your statement in the Outstanding Deposits section at the left. Record the total.
2. Check off in your checkbook register all checks, withdrawals (including Debit Card and ATM) and automatic payments that appear on your statement. Withdrawals that are NOT checked off should be recorded in the Outstanding Withdrawals section at the left. Record the total.
3. Enter the ending balance shown on this statement. \$
4. Enter the total deposits recorded in the Outstanding Deposits section. \$
5. Total lines 3 and 4. \$
6. Enter the total withdrawals recorded in the Outstanding Withdrawals section. \$
7. Subtract line 6 from line 5. This is your balance. \$
8. Enter in your register and subtract from your register balance any checks, withdrawals or other debits (including fees, if any) that appear on your statement but have not been recorded in your register.
9. Enter in your register and add to your register balance any deposits or other credits (including interest, if any) that appear in your statement but have not been recorded in your register.
10. The balance in your register should be the same as the balance shown in #7. If it does not match, review and check all figures used, and check the addition and subtraction in your register. If necessary, review and balance your statement from the previous month.

IMPORTANT DISCLOSURES TO OUR CONSUMER CUSTOMERS

In Case of Errors or Questions About Your Checking, Savings, ATM, Debit Card, ACH, Bill Pay and Other Electronic Transfers

If you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt, we must hear from you no later than 60 days* after we sent you the FIRST statement on which the error or problem appeared. Telephone us at the number listed on the front of this statement or write to us at U.S. Bank, EP-MN-WS5D, 60 Livingston Ave., St. Paul, MN 55107.

- Tell us your name and account number.
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, we may take up to 45 days to investigate your complaint. For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint. If we decide to do this, we will credit your account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

*Please note: Paper draft and paper check claims must be disputed within 30 days per Your Deposit Account Agreement.

IMPORTANT DISCLOSURES TO OUR BUSINESS CUSTOMERS

Errors related to any transaction on a business account will be governed by any agreement between us and/or all applicable rules and regulations governing such transactions, including the rules of the National Automated Clearing House Association (NACHA Rules) as may be amended from time to time. If you think this statement is wrong, please telephone us at the number listed on the front of this statement immediately.

CONSUMER BILLING RIGHTS SUMMARY REGARDING YOUR RESERVE LINE

What To Do If You Think You Find A Mistake on Your Statement

If you think there is an error on your statement, write to us at:

U.S. Bank, P.O. Box 3528, Oshkosh, WI 54903-3528.

In your letter, give us the following information:

- **Account information:** Your name and account number.
- **Dollar Amount:** The dollar amount of the suspected error.
- **Description of problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors *in writing*. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Reserve Line Balance Computation Method: To determine your Balance Subject to Interest Rate, use the dates and balances provided in the Reserve Line Balance Summary section. The date next to the first Balance Subject to Interest is day one for that balance and is applicable up to (but not including) the date of the next balance (if there is one). We multiply the Balance Subject to Interest by the number of days it is applicable and add them up to get the same number of days in the billing cycle. We then divide the result by the number of billing days in the cycle. This is your Balance Subject to Interest Rate. Any unpaid interest charges and unpaid fees are not included in the Balance Subject to Interest. The ***INTEREST CHARGE*** begins from the date of each advance.

REPORTS TO AND FROM CREDIT BUREAUS FOR RESERVE LINES

We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.

CONSUMER REPORT DISPUTES

We may report information about account activity on consumer and small business deposit accounts and consumer reserve lines to Consumer Reporting Agencies (CRA). As a result, this may prevent you from obtaining services at other financial institutions. If you believe we have inaccurately reported information to a CRA, you may submit a dispute by calling 844.624.8230 or by writing to: U.S. Bank Attn: Consumer Bureau Dispute Handling (CBDH), P.O. Box 3447, Oshkosh, WI 54903-3447. In order for us to assist you with your dispute, you must provide: your name, address and phone number; the account number; the specific information you are disputing; the explanation of why it is incorrect; and any supporting documentation (e.g., affidavit of identity theft), if applicable.





THE ROMAN CATHOLIC BISHOP OF OAKLAND
ENDOWMENT FUNDS
2121 HARRISON ST STE 100
OAKLAND CA 94612-3788

Business Statement

Account Number

141

Statement Period

Jun 1, 202

throug

Jun 30, 202

Page 2 of



ANALYZED CHECKING WITH INTEREST

(CONTINUED)

U.S. Bank National Association

Account Number 141

Other Deposits (continued)

Date	Description of Transaction	Ref Number	Amount
Jun 30	Interest Paid	3000004064	6,080.20

Total Other Deposits	\$	13,631.91
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Other Withdrawals

Date	Description of Transaction	Ref Number	Amount
Jun 14	Analysis Service Charge	1400000000	699.12-

Total Other Withdrawals	\$	699.12-
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Balance Summary

Date	Ending Balance	Date	Ending Balance	Date	Ending Balance
Jun 14	2,461,867.02	Jun 28	2,469,418.73	Jun 30	2,475,498.93

Balances only appear for days reflecting change.

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P.O. Box 1800
Saint Paul, Minnesota 55101-0800

3952 TRN S Y ST01

Account Number:

5269

Statement Period:

Jun 1, 2023

through

Jun 30, 2023

Page 1 of 2



000141622 00 SP 106481777613844 S
ROMAN CATHOLIC BISHOP OF OAKLAND
DEBTOR IN POSSESSION- CASE 23-40523
FLEXIBLE BENEFITS ACCOUNT
ATTN: CONTROLLER
2121 HARRISON ST STE 100
OAKLAND CA 94612-3788



To Contact U.S. Bank

Commercial Customer

Service:

800-898-6466

U.S. Bank accepts Relay Calls

Internet:

usbank.com

NEWS FOR YOU

Scan here with your phone's camera to download the U.S. Bank Mobile App.



INFORMATION YOU SHOULD KNOW

Effective August 14, 2023, important updates will be made to the *Your Deposit Account Agreement* document which may affect your rights. The changes are generally described below, but you should review the changes in their entirety.

Beginning July 10, 2023, you can review the full revised disclosure at usbank.com/YDAA, by calling 800-673-3555 or by visiting your local U.S. Bank branch. We accept relay calls.

Here's what you should know:

- Updated section title from Electronic Banking Agreement to Electronic Fund Transfers, for Consumer Customers and Business Customers.
- For all references to the Returned Deposited and Cashed Items, updated title to Returned Deposited Items for Business Accounts Only. The Returned Deposited Item Fee or Cashed Check Fee was removed for consumer only on February 13, 2023 and will no longer be charged.
- Moved Real Time Payment/Prohibition on Foreign Payments section to the U.S. Bank *Digital Services Agreement* (DSA). You can view the DSA online at usbank.com/dsa.
- Under the Changes to Our Agreement with You section, added additional detail to include changing and/or adding terms to the agreement and added details regarding Resolution of Disputes by Arbitration.
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- Under Longer Delays May Apply section, added a sub-section titled Large Deposits.
- Under Electronic Fund Transfers for Consumer and Business Customers sections, added sub-section titled Virtual Debit Card.
- Removed the Minnesota Liability Disclosure.
- Under Electronic Fund Transfers for Consumer and Business Customers sections, added clarification to refer to the *Digital Services Agreement*.

If you have questions, please call us at 800-673-3555. Our business bankers are here to help 8 a.m. to 8 p.m. CT Monday through Friday and 8 a.m. to 6:30 p.m. CT on Saturday. You can also schedule an appointment at usbank.com/book to speak with a banker in person, by phone or virtually.

Analysis Service Charge Updates:

As previously communicated in the Business Banking and Corporate & Commercial account transition guide (on page 6), monthly account maintenance fees, transactions fees and certain activity fees are assessed on the tenth business day of the month following the month in which they occurred for all business checking products (except for IOLTA and RETA products). These fees



To keep track of all your transactions, you should balance your account every month. Please examine this statement immediately. We will assume that the balance and transactions shown are correct unless you notify us of an error.

Outstanding Deposits

DATE	AMOUNT
TOTAL	\$

Outstanding Withdrawals

DATE	AMOUNT
TOTAL	\$

- List any deposits that do not appear on your statement in the Outstanding Deposits section at the left. Record the total.
- Check off in your checkbook register all checks, withdrawals (including Debit Card and ATM) and automatic payments that appear on your statement. Withdrawals that are NOT checked off should be recorded in the Outstanding Withdrawals section at the left. Record the total.
- Enter the ending balance shown on this statement. \$ _____
- Enter the total deposits recorded in the Outstanding Deposits section. \$ _____
- Total lines 3 and 4. \$ _____
- Enter the total withdrawals recorded in the Outstanding Withdrawals section. \$ _____
- Subtract line 6 from line 5. This is your balance. \$ _____
- Enter in your register and subtract from your register balance any checks, withdrawals or other debits (including fees, if any) that appear on your statement but have not been recorded in your register.
- Enter in your register and add to your register balance any deposits or other credits (including interest, if any) that appear in your statement but have not been recorded in your register.
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IMPORTANT DISCLOSURES TO OUR CONSUMER CUSTOMERS

in Case of Errors or Questions About Your Checking, Savings, ATM, Debit Card, ACH, Bill Pay and Other Electronic Transfers

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- Tell us your name and account number.
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

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*Please note: Paper draft and paper check claims must be disputed within 30 days per Your Deposit Account Agreement.

IMPORTANT DISCLOSURES TO OUR BUSINESS CUSTOMERS

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CONSUMER BILLING RIGHTS SUMMARY REGARDING YOUR RESERVE LINE

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- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
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REPORTS TO AND FROM CREDIT BUREAUS FOR RESERVE LINES

We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.

CONSUMER REPORT DISPUTES

We may report information about account activity on consumer and small business deposit accounts and consumer reserve lines to Consumer Reporting Agencies (CRA). As a result, this may prevent you from obtaining services at other financial institutions. If you believe we have inaccurately reported information to a CRA, you may submit a dispute by calling 844.624.8230 or by writing to: U.S. Bank Attn: Consumer Bureau Dispute Handling (CBDH), P.O. Box 3447, Oshkosh, WI 54903-3447. In order for us to assist you with your dispute, you must provide: your name, address and phone number; the account number; the specific information you are disputing; the explanation of why it is incorrect; and any supporting documentation (e.g., affidavit of identity theft), if applicable.





DEBTOR IN POSSESSION- CASE 23-40523
 FLEXIBLE BENEFITS ACCOUNT
 ATTN: CONTROLLER
 2121 HARRISON ST STE 100
 OAKLAND CA 94612-3788



Account Number:
 5269
 Statement Period:
 Jun 1, 2023
 through
 Jun 30, 2023
 Page 2 of 2

INFORMATION YOU SHOULD KNOW

(CONTINUED)

are billed through account analysis, which is the process used to calculate deposit and treasury management service charges on accounts.

Due to the timing of the transition to U.S. Bank, the following updates are important to note:

- Transaction fees and certain activity fees for May 30 and 31 will not be charged.
- Our analysis service will begin in June. **The analysis service charge for June activity will be delayed and assessed on approximately July 28.** Details will be included in your July business statement.

Starting with July activity, the analysis service charge will be assessed on the tenth business day of the month following the month in which the activity occurred (e.g. August 14 for July activity).

Non-Profit Checking accounts: Please note, there is no monthly maintenance fee for this type of account and the transactions and cash deposit fees are charged on a per calendar year (e.g. January 2024 for 2023 activity).

For more details regarding additional fees and how they are defined, calculated and applied, please refer to the Business Pricing Information disclosure starting on page 28 of the transition guide.

NON-PROFIT CHECKING

Member FDIC

U.S. Bank National Association

Account Number 5269

Account Summary

	# Items				
Beginning Balance on Jun 1		\$	191,361.54	Interest Paid this Year	\$ 0.86
Other Deposits	3		27,634.45	Number of Days in Statement Period	30
Other Withdrawals	5		163,764.35-		
Ending Balance on Jun 30, 2023		\$	55,231.64		

Other Deposits

Date	Description of Transaction	Ref Number	Amount
Jun 27	Consolidated Image Check	Deposit 1 Items 7696300000	\$ 26,422.40
Jun 30	Interest Paid	3000004343	0.73
Jun 30	Electronic Funds Transfer Chancery FSA	From Account 158300212798	1,211.32
Total Other Deposits			\$ 27,634.45

Other Withdrawals

Date	Description of Transaction	Ref Number	Amount
Jun 13	Wire Debit REF000643 BNF=BENEFIT ALLOCATION	BK AMER NYC 230612051110 SYSTEMS INC	\$ 12,496.28-
Jun 22	Wire Debit REF002796 BNF=BENEFIT ALLOCATION	BK AMER NYC 230622032491 SYSTEMS INC	4,091.37-
Jun 27	Wire Debit REF000402 BNF=BENEFIT ALLOCATION	BK AMER NYC 230627006393 SYSTEMS INC	3,716.44-
Jun 28	Deposited Item Returned	1000101412	2,123.84-
Jun 30	Electronic Funds Transfer FSA (2022 plan)	To Account 158300212798 3/31/23 Favorable Adjustmen	141,336.42-
Total Other Withdrawals			\$ 163,764.35-

Balance Summary

Date	Ending Balance	Date	Ending Balance	Date	Ending Balance
Jun 13	178,865.26	Jun 27	197,479.85	Jun 30	55,231.64
Jun 22	174,773.89	Jun 28	195,356.01		

Balances only appear for days reflecting change.

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P.O. Box 1800
Saint Paul, Minnesota 55101-0800

3952 TRN S Y ST01

Account Number:

6333

Statement Period:

Jun 1, 2023

through

Jun 30, 2023

Page 1 of 1



000122996 00 SP 106481777595218 S
ROMAN CATHOLIC BISHOP OF OAKLAND
BISHOP'S CHECKING
DEBTOR IN POSSESSION- CASE 23-40523
2121 HARRISON ST STE 100
OAKLAND CA 94612-3788



To Contact U.S. Bank

Commercial Customer

Service:

800-898-6466

U.S. Bank accepts Relay Calls

Internet:

usbank.com

INFORMATION YOU SHOULD KNOW

Effective August 14, 2023, important updates will be made to the *Your Deposit Account Agreement* document which may affect your rights. The changes are generally described below, but you should review the changes in their entirety.

Beginning July 10, 2023, you can review and download the full revised disclosure at usbank.com/YDAA or you may also call your customer service team at the phone number listed at the top of this statement.

Here's what you should know:

- Updated section title from Electronic Banking Agreement to Electronic Fund Transfers, for Consumer Customers and Business Customers.
- For all references to the Returned Deposited and Cashed Items, updated title to Returned Deposited Items for Business Accounts Only. The Returned Deposited Item Fee or Cashed Check Fee was removed for consumer only on February 13, 2023 and will no longer be charged.
- Moved Real Time Payment/Prohibition on Foreign Payments section to the U.S. Bank *Digital Services Agreement* (DSA). You can view the DSA online at usbank.com/dsa.
- Under the Changes to Our Agreement with You section, added additional detail to include changing and/or adding terms to the agreement and added details regarding Resolution of Disputes by Arbitration.
- Under the Levies, Garnishments and Other Legal Process section, updated our garnishment terms.
- Under Resolution of Disputes by Arbitration section, removed references to JAMS and added additional information regarding Small Claims Jurisdiction and Arbitration Procedures and Arbitration Costs.
- Under Terms Applicable to All Accounts section, added a sub-section titled Litigation Class Action Waiver.
- Under Longer Delays May Apply section, added a sub-section titled Large Deposits.
- Under Electronic Fund Transfers for Consumer and Business Customers sections, added sub-section titled Virtual Debit Card.
- Removed the Minnesota Liability Disclosure.
- Under Electronic Fund Transfers for Consumer and Business Customers sections, added clarification to refer to the *Digital Services Agreement*.

If you have questions or need to request a copy of the current *Your Deposit Account Agreement*, visit usbank.com/tmtermsandconditions or please call your customer service team at the phone number listed at the top of this statement.

ANALYZED CHECKING

U.S. Bank National Association

Account Summary

Member FDIC

Account Number 6333

Beginning Balance on Jun 1	\$	5,480.00
Ending Balance on Jun 30, 2023	\$	5,480.00



To keep track of all your transactions, you should balance your account every month. Please examine this statement immediately. We will assume that the balance and transactions shown are correct unless you notify us of an error.

Outstanding Deposits

DATE	AMOUNT
TOTAL	\$

Outstanding Withdrawals

DATE	AMOUNT
TOTAL	\$

- List any deposits that do not appear on your statement in the Outstanding Deposits section at the left. Record the total.
- Check off in your checkbook register all checks, withdrawals (including Debit Card and ATM) and automatic payments that appear on your statement. Withdrawals that are NOT checked off should be recorded in the Outstanding Withdrawals section at the left. Record the total.
- Enter the ending balance shown on this statement. \$ _____
- Enter the total deposits recorded in the Outstanding Deposits section. \$ _____
- Total lines 3 and 4. \$ _____
- Enter the total withdrawals recorded in the Outstanding Withdrawals section. \$ _____
- Subtract line 6 from line 5. This is your balance. \$ _____
- Enter in your register and subtract from your register balance any checks, withdrawals or other debits (including fees, if any) that appear on your statement but have not been recorded in your register.
- Enter in your register and add to your register balance any deposits or other credits (including interest, if any) that appear in your statement but have not been recorded in your register.
- The balance in your register should be the same as the balance shown in #7. If it does not match, review and check all figures used, and check the addition and subtraction in your register. If necessary, review and balance your statement from the previous month.

IMPORTANT DISCLOSURES TO OUR CONSUMER CUSTOMERS

In Case of Errors or Questions About Your Checking, Savings, ATM, Debit Card, ACH, Bill Pay and Other Electronic Transfers

If you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt, we must hear from you no later than 60 days* after we sent you the FIRST statement on which the error or problem appeared. Telephone us at the number listed on the front of this statement or write to us at U.S. Bank, EP-MN-WS5D, 60 Livingston Ave., St. Paul, MN 55107.

- Tell us your name and account number.
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, we may take up to 45 days to investigate your complaint. For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint. If we decide to do this, we will credit your account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

*Please note: Paper draft and paper check claims must be disputed within 30 days per Your Deposit Account Agreement.

IMPORTANT DISCLOSURES TO OUR BUSINESS CUSTOMERS

Errors related to any transaction on a business account will be governed by any agreement between us and/or all applicable rules and regulations governing such transactions, including the rules of the National Automated Clearing House Association (NACHA Rules) as may be amended from time to time. If you think this statement is wrong, please telephone us at the number listed on the front of this statement immediately.

CONSUMER BILLING RIGHTS SUMMARY REGARDING YOUR RESERVE LINE

What To Do If You Think You Find A Mistake on Your Statement

If you think there is an error on your statement, write to us at:

U.S. Bank, P.O. Box 3528, Oshkosh, WI 54903-3528.

In your letter, give us the following information:

- Account information:** Your name and account number.
- Dollar Amount:** The dollar amount of the suspected error.
- Description of problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors *in writing*. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Reserve Line Balance Computation Method: To determine your **Balance Subject to Interest Rate**, use the dates and balances provided in the Reserve Line Balance Summary section.

The date next to the first Balance Subject to Interest is day one for that balance and is applicable up to (but not including) the date of the next balance (if there is one). We multiply the Balance Subject to Interest by the number of days it is applicable and add them up to get the same number of days in the billing cycle. We then divide the result by the number of billing days in the cycle. This is your **Balance Subject to Interest Rate**. Any unpaid interest charges and unpaid fees are not included in the Balance Subject to Interest. The ***INTEREST CHARGE*** begins from the date of each advance.

REPORTS TO AND FROM CREDIT BUREAUS FOR RESERVE LINES

We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.

CONSUMER REPORT DISPUTES

We may report information about account activity on consumer and small business deposit accounts and consumer reserve lines to Consumer Reporting Agencies (CRA). As a result, this may prevent you from obtaining services at other financial institutions. If you believe we have inaccurately reported information to a CRA, you may submit a dispute by calling 844.624.8230 or by writing to: U.S. Bank Attn: Consumer Bureau Dispute Handling (CBDH), P.O. Box 3447, Oshkosh, WI 54903-3447. In order for us to assist you with your dispute, you must provide: your name, address and phone number; the account number; the specific information you are disputing; the explanation of why it is incorrect; and any supporting documentation (e.g., affidavit of identity theft), if applicable.





CITIBANK, N.A.
CUSTOMER SERVICE DEPT
1 PENNS WAY
NEW CASTLE DE 19720

THE ROMAN CATHOLIC BISHOP OF OAKLAN

(PRIMARY) GALLAGHER BASSETT SERVICES INC
ATTN:
2850 GOLF ROAD
ATTN:
ROLLING MEADOWS
60008-0000

(RECONCILEMENT) NONE

IL

RECONCILEMENT FOR ACCOUNT 6706 000
NAME: THE ROMAN CATHOLIC BISHOP OF OAKLAN

RULE-OFF PERIOD FROM: 06/01/2023 TO 06/30/2023

CUSTOMER CONTACT: ERIC WAGNER

FOR INQUIRIES CONCERNING YOUR ACCOUNT
CONTACT: GB-CLIENT FINANCIAL SERVICES (800) 445-9087

CUSTOMER E-MAIL:
GB.CFS.BANK.ACKNOWLEDGEMENTS@GETPA.COM
JDIMACULANGAN@OAKDIOCESE.ORG
PBONGIOVANNI@OAKDIOCESE.ORG

SPECIAL INSTRUCTIONS:
NONE
ROUTING INSTRUCTIONS:

REPORTS
STATEMENT
BACKVALUE DETAIL
PROOF OF OUTSTANDING
PAID AND OUTSTANDING
CANCELED CHECKS DETAIL
STOP PAYMENT DETAIL
ADDITIONAL ISSUANCE
AGED ITEMS DETAIL
PAID AND OUTSTANDING SUMMARY BY BENEFIT INDICATIVE
ISSUANCE SUMMARY

DATE	REFERENCE #/ BATCH TRACK	TRANSACTION DESCRIPTION	DEBITS	CREDITS	LEDGER BALANCE
06/08/23	22315900933	SAME DAY CR TRANSFER			18,942.85
	650000000571	GID:D0331590349901 BOOK REF: PAY BK ID:30476923 PAY BK:GB RECOVERY ACCOUNT ORDER:GB RECOVERY ACCOUNT CLIENT FINANCIAL SERVICES 2850 GOLF ROAD, 3RD FLOOR ROLLING MEADOWS IL DETAILS:DIOCESE OF OAKLAND 000730-RB-01 INSTRUCT DATE:06/08/23 ADVISE TYPE:NONE			18,942.85
06/23/23	22317400935	SAME DAY CR TRANSFER		2,268.01	21,210.86
	650000000571	GID:F0131740278C01 FED20230623L3LF151C0000561 REF:REFUND - OKIND PAY BK ID:121122676 PAY BK:US BANK NA ORDER:THE ROMAN CATHOLIC BISHOP OF 2121 HARRISON ST STE 100 OAKLAND, CA, 94612 US DETAILS:BSD WESTERN REGION - DIOCESE OF OAK INSTRUCT DATE:06/23/23 ADVISE TYPE:NONE	59,464.82		80,675.68
06/23/23	22317400934	SAME DAY CR TRANSFER		66,057.15	146,732.83
	650000000571	GID:F0131740278D01 FED20230623I1Q73AGC0000553 REF:FUNDING 06/01 PAY BK ID:121122676 PAY BK:US BANK NA ORDER:THE ROMAN CATHOLIC BISHOP OF 2121 HARRISON ST STE 100 OAKLAND, CA, 94612 US DETAILS:DIOCESE OF OAKLAND INSTRUCT DATE:06/23/23 ADVISE TYPE:NONE			
06/28/23	32317900936	SDR FUNDING DEBIT	126.00		146,606.83
	317914825462	SDR - CONSOLIDATED DEBIT FOR 1 CHECK(S) FOR PLAN # 6922			

TOTALS	DEBITS	CREDITS	BALANCE
	126.00	127,789.98	
			146,606.83

REPORT DATE 07/05/23 ACCOUNT 5706 RULE OFF FROM 06/01/23 TO 06/30/23 RUN DATE 07/05/23 TIME 10:49
ACCOUNT NAME - THE ROMAN CATHOLIC BISHOP OF O BACKVALUE DETAIL REPORT PAGE 1
NO DATA PRODUCED FOR THIS REPORT AT THIS TIME

BANK RECONCILEMENT
 RULE OFF PERIOD 06/01/2023 TO 06/30/2023
 PROOF OF OUTSTANDING

JUL 5, 2023 10:03

SUB-ACCOUNT 6706 THE ROMAN CATHOLIC BISHOP OF O										PLAN		6922- FSI		ITEMS		AMOUNT	
										ITEMS							
ISSUANCE ADJUSTMENT FROM PRIOR PERIOD:										0		0.00					
OUTSTANDING AS OF 05/31/2023										0		0.00					
PRIOR OUTSTANDING																	
+ INITIAL ISSUANCE										5		8,378.56			0	0.00	
+ ADDITIONAL CHECKS ISSUED										0		0.00					
TOTAL ISSUANCE ENTERED:															5	8,378.56	
- CHANGES TO OUTSTANDING STATUS:																	
STOPS										0		0.00					
CANCELS										0		0.00					
AGED ITEMS										0		0.00					
TOTAL STOP/CANCEL:															0	0.00	
TOTAL STOP/CANCEL/AGED:															0	0.00	
- RECONCILED CHECKS																	
TOTAL CHECKS RECONCILED:										1		126.00					
CLOSING OUTSTANDING 06/30/2023															1	126.00	
															4	8,252.56	

BANK RECONCILEMENT
RULE OFF PERIOD 06/01/2023 TO 06/30/2023
PAID AND OUTSTANDING REPORT

JUL 5, 2023 10:03

SUB-ACCOUNT		6706 THE ROMAN CATHOLIC BISHOP OF O		PLAN		6922- - - FSI N/A		ADDITIONAL DATA		SOURCE	
SERIAL #	ISSUE DATE	OUTSTANDING AMT	RECON DATE	PAID AMOUNT	STAT						
189417327	06/27/2023	6,380.08			IS	000809RB01 LCA ARCHITECTS					
189439605	06/27/2023		06/28/2023	126.00	FR	000838GD01 SCA APPRAISAL COMPA				EFT	
189461302	06/28/2023	780.00			IS	000726GB02 INSCITECH, INC.					
189461303	06/28/2023	1,046.00			IS	000726GB02 INSCITECH, INC.					
189497553	06/29/2023	46.48			IS	000814RB01 ST JARLATH					
PLAN/FSI OUTSTANDING TOTALS:											
4 ITEMS \$		8,252.56								126.00	
SUBACCT OUTSTANDING TOTALS:											
4 ITEMS \$		8,252.56								126.00	

STATUS CODES: RE - RECONCILED, FR - FORCE RECONCILE IS - OUTSTANDING ISSUANCE,
SOURCE CODES: EFT - ELECTRONIC FUNDS TRANSFER, ZEL - ZELLE FUNDS TRANSFERC - CONVERSION

JUL 5, 2023 10:03 BANK RECONCILEMENT
RULE OFF PERIOD 06/01/2023 TO 06/30/2023
CANCELED CHECKS DETAIL REPORT
SUB-ACCOUNT 6706 THE ROMAN CATHOLIC BISHOP OF O

NO DATA PRODUCED FOR THIS REPORT AT THIS TIME

BANK RECONCILEMENT
RULE OFF PERIOD 06/01/2023 TO 06/30/2023
STOP PAYMENT DETAIL

SUB-ACCOUNT 6706 THE ROMAN CATHOLIC BISHOP OF O

NO DATA PRODUCED FOR THIS REPORT AT THIS TIME

JUL 5, 2023 10:03 BANK RECONCILEMENT
RULE OFF PERIOD 06/01/2023 TO 06/30/2023
SUB-ACCOUNT 6706 THE ROMAN CATHOLIC BISHOP OF O ADDITIONAL ISSUANCE REPORT

NO DATA PRODUCED FOR THIS REPORT AT THIS TIME

JUL 5, 2023 10:03

BANK RECONCILEMENT
RULE OFF PERIOD 06/01/2023 TO 06/30/2023
AGED ITEMS DETAIL REPORT
6706 THE ROMAN CATHOLIC BISHOP OF O

PAGE:

1

SUB-ACCOUNT

NO DATA PRODUCED FOR THIS REPORT AT THIS TIME

BANK RECONCILEMENT
JUL 5, 2023 10:03
RULE OFF PERIOD 06/01/2023 TO 06/30/2023

ISSUANCE SUMMARY

SUB-ACCOUNT		THE ROMAN CATHOLIC BISHOP OF O		6922-	FSI	AMOUNT
				ITEMS		
ISSUANCE ADJUSTMENT				0		0.00
+ INITIAL ISSUANCE				5		8,378.56
+ ADDITIONAL CHECKS ISSUED				0		0.00
TOTAL ISSUANCE ENTERED:				5		8,378.56
- STOPS				0		0.00
- CANCELS				0		0.00
- AGED ITEMS				0		0.00
TOTAL STOP/CANCEL:				0		0.00
TOTAL STOP/CANCEL/AGED:				0		0.00
NET ISSUED :				5		8,378.56



Schwab One® Account of
ROMAN CATHOLIC BISHOP OF OAKLA

Account Number
[REDACTED] 1468

Statement Period
June 1-30, 2023

Manage Your Account

Questions about this statement

1 (800) 435-4000 - 24/7 Customer service

For the most current records on your account visit us at

schwab.com/login *Statements are archived up to 10 years online*

ROMAN CATHOLIC BISHOP OF OAKLA
2121 HARRISON ST
OAKLAND CA 94612-3788

Commitment to Transparency

Client Relationship Summaries and Best Interest disclosures at schwab.com/transparency

Terms and Conditions

GENERAL INFORMATION AND KEY TERMS:

This Account statement is furnished solely by Charles Schwab & Co., Inc. ("Schwab") for your Account at Schwab ("Account"). Unless otherwise defined herein, capitalized terms have the same meanings as in your Account Agreement. If you receive any other communication from any source other than Schwab which purports to represent your holdings at Schwab (including balances held at a Depository Institution) you should verify its content with this statement.

AIP (Automatic Investment Plan) Customers: Schwab receives remuneration in connection with certain transactions effected through Schwab. If you participate in a systematic investment program through Schwab, the additional information normally detailed on a trade confirmation will be provided upon request.

Average Daily Balance: Average daily composite of all cash balances that earn interest and all loans from Schwab that are charged interest.

Bank Sweep and Bank Sweep for Benefit Plans Features: Schwab acts as your agent and custodian in establishing and maintaining your Deposit Account(s) as a feature of your brokerage account(s). Deposit accounts held through bank sweep features constitute direct obligations of one or more FDIC insured banks ("Affiliated Banks") that are affiliated with Schwab and are not obligations of Schwab. Funds swept to Affiliated Banks are eligible for deposit insurance from the FDIC up to the applicable limits for each bank for funds held in the same insurable capacity. The balance in the Deposit Accounts can be withdrawn on your order and the proceeds returned to your brokerage account or remitted to you as provided in your Account Agreement. For information on FDIC insurance and its limits, as well as other important disclosures about the bank sweep feature(s) in your account, please refer to the Cash Features Disclosure Statement available online or from a Schwab representative.

Cash: Any Free Credit Balance owed by us to you payable upon demand which, although accounted for on our books of record, is not segregated and may be used in the conduct of this firm's business.

Dividend Reinvestment Customers: Dividend reinvestment transactions were effected by Schwab acting as a principal for its own account, except for the reinvestment of Schwab dividends, for which an independent broker-dealer acted as the buying agent. Further information on these transactions will be furnished upon written request.

Interest: For the Schwab One Interest, Bank Sweep, and Bank Sweep for Benefit Plans features, interest is paid for a period that may differ from the Statement Period. Balances include interest paid as indicated on your statement by Schwab or one or more of its Affiliated Banks. These balances do not include interest that may have accrued during the Statement Period after interest is paid. The interest paid may include interest that accrued in the prior Statement Period. For the Schwab One Interest feature, interest accrues daily from the second-to-last business day of the prior month and is posted on the second-to-last business day of the current month. For the bank sweep feature(s), interest accrues daily from the 16th day of the prior month and is credited/posted on the first business day after the 15th of the current month.

If, on any given day, the interest that Schwab calculates for the Free Credit Balances in the Schwab One Interest feature in your brokerage account is less than \$.005, you will not accrue any interest on that day. For balances held at banks affiliated with Schwab in the Bank Sweep and Bank Sweep for Benefit Plans features, interest will accrue even if the amount is less than \$.005.

Margin Account Customers: This is a combined statement of your margin account and special memorandum account maintained for you under Section 220.5 of Regulation T issued by the Board of Governors of the Federal Reserve System. The permanent record of the separate account as required by Regulation T is available for your inspection.

Securities purchased on margin are Schwab's collateral for the loan to you. It is important that you fully understand the risks involved in trading securities on margin. These risks include:

- You can lose more funds than you deposit in the margin account.
- Schwab can force the sale of securities or other assets in any of your account(s) to maintain the required account equity without contacting you.
- You are not entitled to choose which assets are liquidated nor are you entitled to an extension of time on a margin call.
- Schwab can increase both its "house" maintenance margin requirements and the maintenance margin requirements for your Account at any time without advance written notice to you.

Market Price: The most recent price evaluation available to Schwab on the last business day of the report period, normally the last trade price or bid as of market close. Unpriced securities denote that no market evaluation update is currently available. Price evaluations are obtained from outside parties. Schwab shall have no responsibility for the accuracy or timeliness of any such valuations. Assets Not Held at Schwab are not held in your Account or covered by the Account's SIPC account protection and are not otherwise in Schwab's custody and are being provided as a courtesy to you. Information on Assets Not Held at Schwab, including but not limited to valuations, is reported solely based on information you provide to Schwab. Schwab can neither validate nor certify the existence of Assets Not Held at Schwab or the accuracy, completeness or timeliness of the information about Assets Not Held at Schwab, whether provided by you or otherwise. Descriptions of Assets Not Held at Schwab may be abbreviated or truncated. Some securities, especially thinly traded equities in the OTC market or foreign markets, may not report the most current price and are indicated as Stale Priced. Certain Limited Partnership (REIT) securities, for which you may see a Real Estate Investment Trust (REIT) participation programs) and unlisted value on your monthly Account statement that reflects the issuer's appraised estimated value, are not listed on a national securities exchange, and are generally illiquid. Even if you are able to sell such securities, the price received may be less than the per share appraised estimated value provided in the account statement.

Market Value: The Market Value is computed by multiplying the Market Price by the Quantity of Shares. This is the dollar value of your present holdings in your specified Schwab Account or a summary of the Market Value summed over multiple accounts.

Non-Publicly Traded Securities: All assets shown on this statement, other than certain direct investments which may be held by a third party, are held in your Account. Values of certain Non-Publicly Traded Securities may be furnished by a third party as provided by Schwab's Account Agreement. Schwab shall have no responsibility for the accuracy or timeliness of such valuations. The Securities Investor Protection Corporation (SIPC) does not cover many limited partnership interests.

Schwab Sweep Money Funds: Includes the primary money market funds into which Free Credit Balances may be automatically invested pursuant to your Account Agreement. Schwab or an affiliate acts and receives compensation as the Investment Advisor.

Shareholder Service Agent and Distributor for the Schwab Sweep Money Funds: The amount of such compensation is disclosed in the prospectus. The yield information for Schwab Sweep Money Funds is the current 7-day yield as of the statement period. Yields vary. If on any given day, the accrued daily dividend for your selected sweep money fund as calculated for your account is less than 1/4 of 1 cent (\$0.005), your account will not earn a dividend for that day. In addition, if you do not accrue at least 1 daily dividend of \$0.01 during a pay period, you will not receive a money market dividend for that period. Schwab and the Schwab Sweep Money Funds investment advisor may be voluntarily reducing a portion of a Schwab Sweep Money Fund's expenses. Without these reductions, yields would have been lower.

Securities Products and Services: Securities products and services

are offered by Charles Schwab & Co., Inc., Member SIPC. Securities products and services, including unswept intraday funds and net credit balances held in brokerage accounts are not deposits or other obligations of, or guaranteed by, any bank, are not FDIC insured, and are subject to investment risk and may lose value. SIPC does not cover balances held at banks affiliated with Schwab in the Bank Sweep and Bank Sweep for Benefit Plans features. Please see your Cash Feature Disclosure Statement for more information on insurance coverage. **Yield to Maturity:** This is the actual average annual return on a note if held to maturity.

Gain (or Loss): Unrealized Gain (or Loss) and Realized Gain (or Loss) sections ("Gain/Loss Section(s)") contain a gain or a loss summary of your Account. This information has been provided on this statement at the request of your Advisor, if applicable. This information is not a solicitation or a recommendation to buy or sell. Schwab does not provide tax advice and encourages you to consult with your tax professional. Please view the Cost Basis Disclosure Statement for additional information on how gain (or loss) is calculated and how Schwab reports adjusted cost basis information to the IRS.

Accrued Income: Accrued Income is the sum of the total accrued interest and/or accrued dividends on positions held in your Account, but the interest and/or dividends have not been received into your account. Schwab makes no representation that the amounts shown (or any other amount) will be received. Accrued amounts are not covered by SIPC account protection until actually received and held in the Account.

IN CASE OF ERRORS OR DISCREPANCIES: If you find an error or discrepancy relating to your brokerage activity (other than an electronic fund transfer) you must notify us promptly, but no later than 10 days after this statement is sent or made available to you. If this statement shows that we have mailed or delivered securities certificate(s) that you have not received, notify Schwab immediately. You may call us at 800-435-4000. (Outside the U.S., call +1-415-667-8400.) If you're a client of an independent investment advisor, call us at 800-515-2157. Any oral communications should be re-confirmed in writing to further protect your rights, including rights under the Securities Investor Protection Act (SIPA). If you do not so notify us, you agree that the statement activity and Account balance are correct for all purposes with respect to those brokerage transactions.

IN CASE OF COMPLAINTS: If you have a complaint regarding your Schwab statement, products or services, please write to the Client Advocacy Team at Charles Schwab & Co., Inc., Attention: Client Advocacy Team, 211 Main St., San Francisco, CA 94105, USA, or call Schwab Signature Alliance at 800-515-2157.

Address Changes: If you fail to notify Schwab in writing of any change of address or phone number, you may not receive important notifications about your Account, and trading or other restrictions might be placed on your Account.

Additional Information:

We are required by law to report to the Internal Revenue Service adjusted cost basis information (if applicable), certain payments to you and credits to your Account during the calendar year. Retain this statement for income tax purposes. A financial statement for your inspection is available at Schwab's offices or a copy will be mailed to you upon written request. Any third party trademarks appearing herein are the property of their respective owners.

Schwab and Charles Schwab Bank are affiliates of each other and subsidiaries of the Charles Schwab Corporation.

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(0822-20UJL)

Investment Detail - Bank Sweep

Bank Sweep	Starting Balance	Ending Balance	% of Account Assets
Bank Sweep ^{x,z}	12,297.14	6.00	100%
Total Bank Sweep	12,297.14	6.00	100%
Total Bank Sweep		6.00	100%

Estimated Annual Income ("EAI") and Estimated Yield ("EY") calculations are for informational purposes only and are derived from information provided by outside parties. Schwab cannot guarantee the accuracy of such information. Since the interest and dividends are subject to change at any time, they should not be relied upon exclusively for making investment decisions. The actual income and yield might be lower or higher than the estimated amounts. EY is based upon EAI and the current price of the security and will fluctuate. For certain types of securities, the calculations could include a return of principal or capital gains in which case EAI and EY would be overstated. EY and EAI are not promptly updated to reflect when an issuer has missed a regular payment or announced changes to future payments, in which case EAI and EY will continue to display at a prior rate.

Total Investment Detail	6.00
Total Account Value	6.00
Total Cost Basis	N/A

Realized Gain or (Loss)

Short Term	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
APPLE INC: AAPL	30.0000	06/08/23	06/12/23	5,437.46	N/A	N/A



Schwab One® Account of
ROMAN CATHOLIC BISHOP OF OAKLA

Account Number
[REDACTED] 1468

Statement Period
June 1-30, 2023

Realized Gain or (Loss) (continued)

Short Term (continued)	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
VANGUARD SMALL CAP INDEX ADM: VSMIDZ	16.0000	06/12/23	06/13/23	1,516.16	N/A	N/A
Total Short Term				6,953.62	N/A	N/A
Total Realized Gain or (Loss)				6,953.62	N/A	N/A

Schwab has provided accurate realized gain and loss information wherever possible for most investments. Cost basis data may be incomplete or unavailable for some of your holdings. If all data for a given investment is not available, the investment will not be listed here.
Option Customers: Realized gain/loss of underlying securities is adjusted to reflect the premiums of assigned or exercised options. Please consult IRS publication 550, Investment Income and Expenses, for additional information on Options.

Transaction Detail - Purchases & Sales

Equities Activity

Settle Date	Trade Date	Transaction	Description	Quantity	Unit Price	Charges and Interest	Total Amount
06/14/23	06/12/23	Sold	APPLE INC: AAPL	(30.0000)	181.2500	0.04	5,437.46
Includes Exchange Processing Fee \$0.04							
Total Equities Activity							5,437.46

Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this statement.

Account Value as of 06/30/2023: \$ 6.00

Change in Account Value

	This Period	Year to Date
Starting Value	\$ 12,297.14	\$ 89,563.57
Credits	166.02	111,472.02
Debits	(19,410.78)	(277,605.78)
Transfer of Securities (In/Out)	6,914.22	77,334.66
Income Reinvested	0.00	0.00
Change in Value of Investments	39.40	(758.47)
Ending Value on 06/30/2023	\$ 6.00	\$ 6.00
Total Change in Account Value	\$ (12,291.14)	\$ (89,557.57)
	(99.95)%	(99.99)%

Account Value

90000
75001
60002
45003
30004
15005
6

7/22 8/22 9/22 10/22 11/22 12/22 1/23 2/23 3/23 4/23 5/23 6/23

Asset Composition

	Market Value	% of Account Assets
Bank Sweep ^{x,z}	\$ 6.00	100%
Total Assets Long	\$ 6.00	
Total Account Value	\$ 6.00	100%

To explore the features of this statement visit schwab.com/premiumstatement



Schwab One® Account of
ROMAN CATHOLIC BISHOP OF OAKLA

Account Number
[REDACTED] 1468

Statement Period
June 1-30, 2023

Gain or (Loss) Summary

Realized Gain or (Loss) This Period		Unrealized Gain or (Loss)	
Short Term	Long Term		
N/A ¹	\$0.00		\$0.00

All Investments

Values may not reflect all of your gains/losses; Schwab has provided accurate gain and loss information wherever possible for most investments. Cost basis may be incomplete or unavailable for some of your holdings and may change or be adjusted in certain cases. Statement information should not be used for tax preparation, instead refer to official tax documents. For additional information refer to Terms and Conditions.

This Period		Year to Date	
Federally Tax-Exempt	Federally Taxable	Federally Tax-Exempt	Federally Taxable
Bank Sweep Interest	0.00	0.00	40.66
Total Income	0.00	0.00	40.66

Cash Transactions Summary

	This Period	Year to Date
Starting Cash*	\$ 12,297.14	\$ 57,661.73
Deposits and other Cash Credits	164.36	111,431.36
Investments Sold	6,953.62	108,478.03
Dividends and Interest	1.66	40.66
Withdrawals and other Debits	(19,380.78)	(277,530.78)
Investments Purchased	0.00	0.00
Fees and Charges	(30.00)	(75.00)
Total Cash Transaction Detail	(12,291.14)	(57,655.73)
Ending Cash*	\$ 6.00	\$ 6.00

*Cash (includes any cash debit balance) held in your account plus the value of any cash invested in a sweep money fund.

Transaction Detail - Purchases & Sales (continued)

Equity Funds Activity

Settle Date	Trade Date	Transaction	Description	Quantity	Unit Price	Charges and Interest	Total Amount
06/14/23	06/13/23	Sold	VANGUARD SMALL CAP INDEX ADM: VSMAX	(16.0000)	94.7600	0.00	1,516.16

Total Equity Funds Activity

1,516.16

Total Purchases & Sales

6,953.62

Transaction Detail - Deposits & Withdrawals

Transaction Date	Process Date	Activity	Description	Location	Credit/(Debit)
06/02/23	06/02/23	Funds Paid	WIRED FUNDS DISBURSED		(12,280.00)
06/05/23	06/05/23	Journalized Funds	J4 /BENE FR31656221		164.35
06/05/23	06/05/23	Journalized Funds	J4 /BENE FR21752069		0.01
06/20/23	06/20/23	Funds Paid	WIRED FUNDS DISBURSED		(7,100.78)
Total Deposits & Withdrawals					(19,216.42)

The total deposits activity for the statement period was \$164.36. The total withdrawals activity for the statement period was \$19,380.78.

Transaction Detail - Transfers

Settle Date	Trade Date	Transaction	Description	Quantity	Unit Price	Total Amount
06/08/23	06/08/23	Account Transfer	APPLE INC: AAPL	30.0000	180.5700	5,417.10



Schwab One® Account of
ROMAN CATHOLIC BISHOP OF OAKLA

Account Number
[REDACTED] 1468

Statement Period
June 1-30, 2023

Transaction Detail - Transfers (continued)

Settle Date	Trade Date	Transaction	Description	Quantity	Unit Price	Total Amount
06/12/23	06/12/23	Account Transfer	VANGUARD SMALL CAP INDEX ADM: VSMAX	16.0000	93.5700	1,497.12
Total Transfers						6,914.22

Transaction Detail - Dividends & Interest (including Money Market Fund dividends reinvested)

Transaction Date	Process Date	Activity	Description	Credit/(Debit)
06/15/23	06/16/23	Bank Interest ^{x,z}	BANK INT 051623-061523	1.66
Total Dividends & Interest				1.66

Transaction Detail - Fees & Charges

Transaction Date	Process Date	Activity	Description	Credit/(Debit)
06/02/23	06/02/23	Service Fee	WIRED FUNDS FEE	(15.00)
06/20/23	06/20/23	Service Fee	WIRED FUNDS FEE	(15.00)
Total Fees & Charges				(30.00)

Margin interest charged to your Account during the statement period is included in this section of the statement.

Total Transaction Detail	(5,376.92)
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Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this statement.



Schwab One® Account of
ROMAN CATHOLIC BISHOP OF OAKLA

Account Number
[REDACTED] 1468

Statement Period
June 1-30, 2023

Bank Sweep Activity

Transaction Date	Transaction	Description	Withdrawal	Deposit	Balance ^{x,z}
Opening Balance ^{x,z}					12,297.14
06/05/23	Auto Transfer	BANK TRANSFER TO BROKERAGE			2.14
06/06/23	Auto Transfer	BANK CREDIT FROM BROKERAGE ^x	12,295.00	164.36	166.50
06/15/23	Interest Paid ^{x,z}	BANK INTEREST		1.66	168.16
06/15/23	Auto Transfer	BANK CREDIT FROM BROKERAGE ^x		6,953.62	7,121.78
06/21/23	Auto Transfer	BANK TRANSFER TO BROKERAGE	7,115.78		6.00
Total Activity					7,119.64
Ending Balance ^{x,z}					6.00

Bank Sweep: Interest Rate as of 06/30/23 was 0.45%. Your interest period was 05/16/23 - 06/15/23. ^z

Endnotes For Your Account

Symbol Endnote Legend

- i** Value includes incomplete cost basis. If cost basis is not available for an investment, you may be able to provide updates. Please refer to the first page of this statement for instructions or contact information.
- x** Bank Sweep deposits are held at FDIC-insured bank(s) ("Banks") that are affiliated with Charles Schwab & Co., Inc.
- z** For Bank Sweep and Bank Sweep for Benefit Plans features, interest is paid for a period that differs from the Statement Period. Balances include interest paid as indicated on your statement by Schwab or one or more of its affiliated banks. These balances do not include interest that may have accrued during the Statement Period after interest is paid. The interest paid may include interest that accrued in the prior Statement Period.

For information on how Schwab pays its representatives, go to <http://www.schwab.com/transparency>.

Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols used in this statement.

